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I/R Code 47.40
September 1981

*Monthly Survey of*

# LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

**This survey gives:**

**Monthly totals** for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and — for the United States — industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

**Ordinary sales** results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

## Comparisons with Previous Year

| | FACE AMOUNT | | NUMBER OF POLICIES | | ANNUALIZED PREMIUM | |
|---|---|---|---|---|---|---|
| | Current month | Year to date | Current month | Year to date | Current month | Year to date |
| **UNITED STATES** | | | | | | |
| Ordinary | 118% | 117% | 99% | 103% | 107% | 111% |
| Group | 119% | 151% | — | — | — | — |
| Industrial | 47% | 54% | — | — | — | — |
| **CANADA** | | | | | | |
| Ordinary | 123% | 113% | 109% | 101% | 112% | 106% |
| Group | 114% | 109% | — | — | — | — |

The industry totals are estimates based on monthly reports from: 166 companies operating in the United States representing 68 percent of the 1979 new ordinary volume sold in that country, 63 percent of the number of new ordinary policies, 80 percent of the volume of new or amended group contracts, and 30 percent of the new industrial volume; 46 companies operating in Canada representing 83 percent of the 1979 new ordinary volume, 82 percent of the number of new ordinary policies, and 79 percent of the volume of new or amended group contracts.

The 146 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 67 percent of the 1979 United States ordinary volume and 61 percent of the ordinary policies sold; the 41 companies operating in Canada represent 77 percent of the 1979 Canadian ordinary volume and 75 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

**UNITED STATES**

**Ordinary companies or departments**

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (27)
Group 4—$1 billion to $2 billion (25)
Group 5—$500 million to $1 billion (18)
Group 6—Less than $500 million (22)

**Home service companies or departments**

Group 7—$25 billion or more (2)
Group 8—$5 billion to $25 billion (4)
Group 9—Less than $5 billion (16)

**CANADA**

Group 1—$2 billion or more (14)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (13)

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# Industry Sales

## ORDINARY

### Face Amount (in millions)

| | 1980 | 1981 | 1981/1980 |
|---|---|---|---|
| January | $ 25,058 | $ 27,468 | 110% |
| February | 26,838 | 30,352 | 113 |
| March | 30,459 | 36,537 | 120 |
| April | 31,618 | 37,055 | 117 |
| May | 30,764 | 34,282 | 111 |
| June | 31,217 | 38,445 | 123 |
| July | 30,373 | 35,776 | 118 |
| August | 29,348 | 34,420 | 117 |
| September | 30,635 | 36,190 | 118 |
| October | 34,215 | | |
| November | 30,751 | | |
| December | 39,837 | | |
| Year total | $371,113 | | |
| Year to date | $266,310 | $310,525 | 117% |

### Number of Policies (in thousands)

| | 1980 | 1981 | 1981/1980 |
|---|---|---|---|
| January | 987 | 984 | 100% |
| February | 1,107 | 1,145 | 103 |
| March | 1,229 | 1,379 | 112 |
| April | 1,201 | 1,267 | 105 |
| May | 1,168 | 1,166 | 100 |
| June | 1,190 | 1,261 | 106 |
| July | 1,142 | 1,124 | 98 |
| August | 1,133 | 1,147 | 101 |
| September | 1,176 | 1,163 | 99 |
| October | 1,291 | | |
| November | 1,126 | | |
| December | 1,249 | | |
| Year total | 13,999 | | |
| Year to date | 10,333 | 10,636 | 103% |

### Face Amount by State (in thousands)

| | Month | Year to date | 1981/1980 Month | 1981/1980 Year to date |
|---|---|---|---|---|
| Alabama | $ 653,690 | $5,852,742 | 110% | 119% |
| Alaska | 63,639 | 597,367 | 89 | 111 |
| Arizona | 475,956 | 4,107,520 | 113 | 118 |
| Arkansas | 307,657 | 2,512,378 | 119 | 117 |
| California | 4,333,631 | 35,907,178 | 123 | 119 |
| Colorado | 663,103 | 5,543,872 | 120 | 119 |
| Connecticut | 566,017 | 4,785,280 | 124 | 119 |
| Delaware | 94,291 | 846,599 | 118 | 118 |
| D.C. | 106,595 | 914,008 | 110 | 104 |
| Florida | 1,774,471 | 14,899,168 | 121 | 122 |
| Georgia | 1,091,485 | 9,020,075 | 119 | 117 |
| Hawaii | 211,649 | 1,680,636 | 129 | 116 |
| Idaho | 169,259 | 1,390,670 | 147 | 119 |
| Illinois | 1,780,221 | 15,634,590 | 115 | 112 |
| Indiana | 875,454 | 6,996,424 | 124 | 117 |
| Iowa | 477,883 | 4,324,432 | 118 | 117 |
| Kansas | 421,690 | 3,636,315 | 111 | 116 |
| Kentucky | 440,961 | 3,803,947 | 122 | 113 |
| Louisiana | 921,032 | 7,498,654 | 127 | 125 |
| Maine | 130,124 | 1,062,085 | 123 | 109 |
| Maryland | 645,729 | 5,783,793 | 119 | 119 |
| Massachusetts | 758,083 | 6,625,082 | 125 | 116 |
| Michigan | 935,449 | 8,387,101 | 113 | 111 |
| Minnesota | 583,628 | 5,297,222 | 112 | 111 |
| Mississippi | 352,912 | 3,133,398 | 110 | 126 |
| Missouri | 703,733 | 6,048,952 | 117 | 116 |
| Montana | $ 90,285 | $ 971,668 | 91% | 110% |
| Nebraska | 307,280 | 2,823,300 | 116 | 121 |
| Nevada | 174,656 | 1,191,303 | 137 | 115 |
| New Hampshire | 135,581 | 1,176,055 | 114 | 113 |
| New Jersey | 1,138,223 | 9,992,932 | 112 | 111 |
| New Mexico | 194,473 | 1,655,410 | 127 | 115 |
| New York | 2,158,813 | 19,862,163 | 115 | 114 |
| North Carolina | 919,589 | 7,768,498 | 114 | 116 |
| North Dakota | 139,323 | 1,145,769 | 110 | 112 |
| Ohio | 1,492,664 | 13,349,513 | 115 | 112 |
| Oklahoma | 632,931 | 5,149,933 | 137 | 125 |
| Oregon | 333,990 | 3,073,800 | 111 | 115 |
| Pennsylvania | 1,443,284 | 12,863,726 | 102 | 108 |
| Rhode Island | 162,416 | 1,435,250 | 122 | 118 |
| South Carolina | 495,122 | 4,228,129 | 103 | 113 |
| South Dakota | 128,614 | 1,101,883 | 132 | 116 |
| Tennessee | 703,015 | 6,030,420 | 112 | 115 |
| Texas | 3,255,111 | 26,082,780 | 132 | 124 |
| Utah | 367,685 | 3,122,038 | 125 | 130 |
| Vermont | 60,705 | 534,460 | 110 | 106 |
| Virginia | 846,820 | 7,816,905 | 111 | 119 |
| Washington | 584,981 | 5,261,145 | 123 | 116 |
| West Virginia | 193,583 | 1,649,357 | 104 | 111 |
| Wisconsin | 607,456 | 5,262,374 | 114 | 111 |
| Wyoming | 84,699 | 686,410 | 112 | 110 |
| U.S. TOTAL | $36,189,641 | $310,524,709 | 118% | 117% |

## GROUP

### Face Amount (in millions)

| | 1980 | 1981 | 1981/1980 |
|---|---|---|---|
| January | $ 13,345 | $ 13,596 | 102% |
| February | 10,483 | 12,462 | 119 |
| March | 15,320 | 15,589 | 102 |
| April | 10,099 | 11,010 | 109 |
| May | 9,602 | 12,837 | 134 |
| June | 14,932 | 57,713* | 387 |
| July | 12,172 | 16,670 | 137 |
| August | 15,023 | 17,043 | 113 |
| September | 14,146 | 16,846 | 119 |
| October | 12,156 | | |
| November | 12,265 | | |
| December | 30,641 | | |
| Year total | $170,184 | | |
| Year to date | $115,122 | $173,766 | 151% |

*Includes $40 000 million FEGLI

## INDUSTRIAL

### Face Amount (in millions)

| | 1980 | 1981 | 1981/1980 |
|---|---|---|---|
| January | $ 293 | $ 157 | 54% |
| February | 324 | 154 | 47 |
| March | 354 | 219 | 62 |
| April | 346 | 189 | 55 |
| May | 291 | 202 | 69 |
| June | 276 | 133 | 48 |
| July | 257 | 133 | 52 |
| August | 273 | 131 | 48 |
| September | 274 | 128 | 47 |
| October | 218 | | |
| November | 196 | | |
| December | 173 | | |
| Year total | $3,275 | | |
| Year to date | $2,688 | $1,446 | 54% |

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# UNITED STATES

## Ordinary Sales Results of 146 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1981/1980 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 227,503 | $ 242,415 | $ 16,875,280 | $ 18,499,764 | 609,435 | 606,807 | $13.48 | $13.10 | $27,690 | $30,487 | $373 | $399 | 107% | 110% | 100% | 97% | 110% | 107% | January |
| February | 232,937 | 252,466 | 17,980,662 | 20,420,124 | 677,666 | 700,259 | 12.95 | 12.36 | 26,533 | 29,161 | 344 | 361 | 108 | 114 | 103 | 95 | 110 | 105 | February |
| March | 264,965 | 302,041 | 20,381,905 | 24,599,866 | 748,439 | 844,583 | 13.00 | 12.28 | 27,233 | 29,127 | 354 | 358 | 114 | 121 | 113 | 94 | 107 | 101 | March |
| April | 262,296 | 300,253 | 21,156,140 | 25,028,758 | 734,798 | 781,540 | 12.40 | 12.00 | 28,792 | 32,025 | 357 | 384 | 114 | 118 | 106 | 97 | 111 | 108 | April |
| May | 254,766 | 278,529 | 20,558,531 | 23,025,557 | 720,122 | 714,174 | 12.39 | 12.10 | 28,549 | 32,241 | 354 | 390 | 109 | 112 | 99 | 98 | 113 | 110 | May |
| June | 266,197 | 310,209 | 20,847,993 | 25,743,267 | 732,662 | 770,034 | 12.77 | 12.05 | 28,455 | 33,431 | 363 | 403 | 117 | 123 | 105 | 94 | 117 | 111 | June |
| July | 260,542 | 284,233 | 20,291,956 | 23,909,752 | 705,776 | 691,449 | 12.79 | 11.89 | 28,751 | 34,579 | 368 | 411 | 109 | 118 | 98 | 93 | 120 | 112 | July |
| August | 248,132 | 271,493 | 19,629,334 | 23,026,171 | 701,690 | 700,086 | 12.64 | 11.79 | 27,974 | 32,890 | 354 | 388 | 109 | 117 | 100 | 93 | 118 | 110 | August |
| September | 261,072 | 278,781 | 20,518,227 | 24,222,416 | 727,722 | 713,487 | 12.72 | 11.51 | 28,195 | 33,949 | 359 | 391 | 107 | 118 | 98 | 90 | 120 | 109 | September |
| October | 280,811 | | 22,832,638 | | 780,016 | | 12.30 | | 29,272 | | 360 | | | | | | | | October |
| November | 257,535 | | 20,611,219 | | 688,606 | | 12.49 | | 29,932 | | 374 | | | | | | | | November |
| December | 344,275 | | 26,592,675 | | 763,071 | | 12.95 | | 34,850 | | 451 | | | | | | | | December |
| Year total | $3,160,071 | | $248,276,560 | | 8,590,003 | | $12.73 | | $28,903 | | $368 | | | | | | | | Year total |
| Year to date | $2,277,450 | $2,520,420 | $178,240,028 | $208,475,675 | 6,358,310 | 6,522,419 | $12.78 | $12.09 | $28,033 | $31,963 | $358 | $386 | 111% | 117% | 103% | 95% | 114% | 108% | Year to date |

### 124 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 205,974 | $ 216,704 | $ 16,570,827 | $ 20,195,603 | 423,262 | 413,747 | $12.43 | $10.73 | $39,150 | $48,811 | $487 | $524 | 105% | 122% | 98% | 86% | 125% | 108% | **Month** |
| **Year to date** | $1,825,998 | $1,986,503 | $145,000,519 | $173,087,578 | 3,874,420 | 3,828,247 | $12.59 | $11.48 | $37,425 | $45,213 | $471 | $519 | 109% | 119% | 99% | 91% | 121% | 110% | **Year to date** |
| Group 1—Month | $ 126,046 | $ 132,736 | $ 9,987,271 | $ 12,181,522 | 267,076 | 255,815 | $12.62 | $10.90 | $37,395 | $47,618 | $472 | $519 | 105% | 122% | 96% | 86% | 127% | 110% | Group 1—Month |
| Year to date | $1,156,312 | $1,241,025 | $ 89,054,284 | $105,108,514 | 2,472,657 | 2,419,417 | $12.98 | $11.81 | $36,016 | $43,444 | $468 | $513 | 107% | 118% | 98% | 91% | 121% | 110% | Year to date |
| Group 2—Month | $ 43,689 | $ 41,359 | $ 3,224,430 | $ 3,400,112 | 69,362 | 64,482 | $13.55 | $12.16 | $46,487 | $52,730 | $630 | $641 | 95% | 105% | 93% | 90% | 113% | 102% | Group 2—Month |
| Year to date | $ 349,131 | $ 374,141 | $ 26,682,499 | $ 30,076,632 | 625,689 | 606,473 | $13.08 | $12.44 | $42,645 | $49,593 | $558 | $617 | 107% | 1.3% | 97% | 95% | 116% | 111% | Year to date |
| Group 3—Month | $ 19,159 | $ 24,563 | $ 1,671,521 | $ 2,508,535 | 44,081 | 51,463 | $11.46 | $ 9.79 | $37,919 | $48,744 | $435 | $477 | 128% | 150% | 117% | 85% | 129% | 110% | Group 3—Month |
| Year to date | $ 173,033 | $ 205,352 | $ 14,931,988 | $ 20,679,383 | 408,222 | 421,131 | $11.59 | $ 9.93 | $36,578 | $49,104 | $424 | $488 | 119% | 138% | 103% | 86% | 134% | 115% | Year to date |
| Group 4—Month | $ 10,559 | $ 11,685 | $ 1,053,261 | $ 1,323,561 | 22,365 | 22,658 | $10.03 | $ 8.83 | $47,094 | $58,415 | $472 | $516 | 111% | 126% | 101% | 88% | 124% | 109% | Group 4—Month |
| Year to date | $ 97,043 | $ 109,980 | $ 9,301,624 | $ 10,735,393 | 211,519 | 210,611 | $10.43 | $10.24 | $43,975 | $50,973 | $459 | $522 | 113% | 115% | 100% | 98% | 116% | 114% | Year to date |
| Group 5—Month | $ 3,804 | $ 3,991 | $ 362,754 | $ 474,135 | 12,787 | 12,259 | $10.49 | $ 8.42 | $28,369 | $38,676 | $297 | $326 | 105% | 131% | 96% | 80% | 136% | 110% | Group 5—Month |
| Year to date | $ 30,043 | $ 34,621 | $ 2,852,487 | $ 3,822,370 | 95,688 | 105,802 | $10.53 | $ 9.06 | $29,810 | $36,128 | $314 | $327 | 115% | 134% | 111% | 86% | 121% | 104% | Year to date |
| Group 6—Month | $ 2,717 | $ 2,370 | $ 271,590 | $ 307,738 | 7,591 | 7,070 | $10.00 | $ 7.70 | $35,778 | $43,527 | $358 | $335 | 87% | 113% | 93% | 77% | 122% | 94% | Group 6—Month |
| Year to date | $ 20,436 | $ 21,384 | $ 2,177,637 | $ 2,665,286 | 60,645 | 64,813 | $ 9.38 | $ 8.02 | $35,908 | $41,123 | $337 | $330 | 105% | 122% | 107% | 86% | 115% | 98% | Year to date |

### 22 Home Service Companies and Departments

#### Excluding weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 52,872 | $ 59,126 | $ 3,875,826 | $ 3,960,501 | 280,404 | 271,665 | $13.64 | $14.93 | $13,822 | $14,579 | $189 | $218 | 112% | 102% | 97% | 109% | 105% | 115% | **Month** |
| **Year to date** | $ 435,764 | $ 505,278 | $ 32,710,385 | $ 34,722,061 | 2,307,786 | 2,408,929 | $13.32 | $14.55 | $14,174 | $14,414 | $189 | $210 | 116% | 106% | 104% | 109% | 102% | 111% | **Year to date** |
| Group 7—Month | $ 26,989 | $ 32,817 | $ 2,262,902 | $ 2,288,531 | 104,680 | 108,359 | $11.93 | $14.34 | $21,617 | $21,120 | $258 | $303 | 122% | 101% | 104% | 120% | 98% | 117% | Group 7—Month |
| Year to date | $ 237,111 | $ 280,070 | $ 20,255,039 | $ 20,596,636 | 934,493 | 983,592 | $11.71 | $13.60 | $21,675 | $20,940 | $254 | $285 | 118% | 102% | 105% | 116% | 97% | 112% | Year to date |
| Group 8—Month | $ 13,794 | $ 13,842 | $ 774,474 | $ 924,744 | 87,567 | 85,564 | $17.81 | $14.97 | $ 8,844 | $10,808 | $158 | $162 | 100% | 119% | 98% | 84% | 122% | 103% | Group 8—Month |
| Year to date | $ 103,433 | $ 115,782 | $ 6,104,146 | $ 7,303,632 | 688,268 | 696,276 | $16.94 | $15.85 | $ 8,869 | $10,490 | $150 | $166 | 112% | 120% | 101% | 94% | 118% | 111% | Year to date |
| Group 9—Month | $ 12,089 | $ 12,467 | $ 838,450 | $ 747,226 | 88,157 | 77,742 | $14.42 | $16.68 | $ 9,511 | $ 9,612 | $137 | $160 | 103% | 89% | 88% | 116% | 101% | 117% | Group 9—Month |
| Year to date | $ 95,220 | $ 109,426 | $ 6,351,200 | $ 6,821,793 | 685,025 | 729,061 | $14.99 | $16.04 | $ 9,271 | $ 9,357 | $139 | $150 | 115% | 107% | 106% | 107% | 101% | 108% | Year to date |

#### Weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Month** | $ 2,226 | $ 2,951 | $ 71,574 | $ 66,312 | 24,056 | 28,075 | $31.10 | $44.50 | $ 2,975 | $ 2,362 | $ 93 | $105 | 133% | 93% | 117% | 143% | 79% | 113% | **Month** |
| **Year to date** | $ 15,688 | $ 28,639 | $ 529,124 | $ 666,036 | 176,104 | 285,243 | $29.65 | $43.00 | $ 3,005 | $ 2,335 | $ 89 | $100 | 183% | 126% | 162% | 145% | 78% | 112% | **Year to date** |

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# Industry Sales

## ORDINARY

### Face Amount (in thousands)

| | 1980 | 1981 | 1981/1980 |
|---|---|---|---|
| January | $ 2,436,473 | $ 2,467,476 | 101% |
| February | 2,819,554 | 3,030,374 | 107 |
| March | 3,145,401 | 3,413,527 | 109 |
| April | 3,115,136 | 3,402,618 | 109 |
| May | 3,061,616 | 3,405,245 | 111 |
| June | 3,239,525 | 3,851,365 | 119 |
| July | 2,996,466 | 3,665,004 | 122 |
| August | 2,631,786 | 3,078,151 | 117 |
| September | 2,885,429 | 3,557,875 | 123 |
| October | 3,547,925 | | |
| November | 3,649,922 | | |
| December | 3,729,927 | | |
| Year total | $37,259,160 | | |
| Year to date | $26,331,386 | $29,871,635 | 113% |

### Number of Policies

| | 1980 | 1981 | 1981/1980 |
|---|---|---|---|
| January | 68,160 | 63,671 | 93% |
| February | 86,975 | 85,076 | 98 |
| March | 90,804 | 96,954 | 107 |
| April | 92,069 | 90,145 | 98 |
| May | 89,813 | 90,090 | 100 |
| June | 94,302 | 96,409 | 102 |
| July | 87,109 | 86,845 | 100 |
| August | 72,363 | 72,160 | 100 |
| September | 83,755 | 90,981 | 109 |
| October | 104,301 | | |
| November | 102,154 | | |
| December | 90,501 | | |
| Year total | 1,062,306 | | |
| Year to date | 765,350 | 772,331 | 101% |

### Face Amount by Province (in thousands)

| | Month | Year to date | 1981/1980 Month | 1981/1980 Year to date |
|---|---|---|---|---|
| Alberta | $ 450,285 | $ 3,828,216 | 133% | 122% |
| British Columbia | 365,454 | 3,135,060 | 111 | 107 |
| Manitoba | 131,323 | 1,100,367 | 124 | 108 |
| New Brunswick | 70,568 | 563,952 | 119 | 101 |
| Newfoundland | 44,376 | 341,619 | 170 | 133 |
| Nova Scotia | 70,262 | 645,054 | 109 | 108 |
| Ontario | 1,124,462 | 9,761,712 | 121 | 112 |
| Prince Edward Is. | 11,111 | 103,642 | 153 | 126 |
| Quebec | 1,185,768 | 9,538,648 | 126 | 115 |
| Saskatchewan | 104,266 | 853,365 | 125 | 109 |
| Canada total | $3,557,875 | $29,871,635 | 123% | 113% |

## GROUP

### Face Amount (in thousands)

| | 1980 | 1981 | 1981/1980 |
|---|---|---|---|
| January | $ 1,130,678 | $ 1,273,432 | 113% |
| February | 1,429,436 | 2,672,926 | 187 |
| March | 2,029,081 | 2,210,724 | 109 |
| April | 1,603,988 | 1,464,208 | 91 |
| May | 904,290 | 1,421,568 | 157 |
| June | 2,318,719 | 2,240,971 | 97 |
| July | 1,689,295 | 1,493,753 | 88 |
| August | 2,153,086 | 1,602,991 | 74 |
| September | 2,110,371 | 2,413,293 | 114 |
| October | 1,667,875 | | |
| November | 1,719,377 | | |
| December | 3,511,262 | | |
| Year total | $22,267,458 | | |
| Year to date | $15,368,944 | $16,793,866 | 109% |

# Ordinary Sales Results of 41 Companies

| | ANNUALIZED PREMIUM (in thousands) 1980 | ANNUALIZED PREMIUM (in thousands) 1981 | FACE AMOUNT (in thousands) 1980 | FACE AMOUNT (in thousands) 1981 | NUMBER OF POLICIES 1980 | NUMBER OF POLICIES 1981 | PREMIUM PER $1,000 1980 | PREMIUM PER $1,000 1981 | AVERAGE SIZE POLICY 1980 | AVERAGE SIZE POLICY 1981 | PREMIUM PER POLICY 1980 | PREMIUM PER POLICY 1981 | 1981/1980 Annualized premium | 1981/1980 Face amount | 1981/1980 Number of policies | 1981/1980 Premium per $1,000 | 1981/1980 Average size policy | 1981/1980 Premium per policy | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| January | $ 17,226 | $ 16,798 | $ 1,815,115 | $ 1,803,898 | 50,046 | 45,049 | $ 9.49 | $ 9.31 | $36,269 | $40,043 | $344 | $373 | 98% | 99% | 90% | 98% | 110% | 108% | January |
| February | 20,486 | 20,903 | 2,108,901 | 2,273,413 | 64,054 | 62,208 | 9.71 | 9.19 | 32,924 | 36,545 | 320 | 336 | 102 | 108 | 97 | 95 | 111 | 105 | February |
| March | 22,860 | 23,639 | 2,359,698 | 2,498,722 | 66,448 | 66,419 | 9.69 | 9.46 | 35,512 | 37,621 | 344 | 356 | 103 | 106 | 100 | 98 | 106 | 103 | March |
| April | 21,440 | 23,051 | 2,308,760 | 2,567,114 | 66,551 | 66,352 | 9.29 | 8.98 | 34,692 | 38,689 | 322 | 347 | 108 | 111 | 100 | 97 | 112 | 108 | April |
| May | 21,109 | 22,291 | 2,266,562 | 2,533,089 | 65,046 | 65,228 | 9.31 | 8.80 | 34,846 | 38,834 | 325 | 342 | 106 | 112 | 100 | 95 | 111 | 105 | May |
| June | 23,300 | 24,831 | 2,451,470 | 2,868,269 | 69,449 | 69,504 | 9.50 | 8.66 | 35,299 | 41,268 | 335 | 357 | 107 | 117 | 100 | 91 | 117 | 107 | June |
| July | 20,914 | 23,445 | 2,249,299 | 2,732,744 | 63,544 | 62,156 | 9.30 | 8.58 | 35,398 | 43,966 | 329 | 377 | 112 | 121 | 98 | 92 | 124 | 115 | July |
| August | 17,998 | 19,404 | 1,956,119 | 2,306,481 | 52,059 | 51,465 | 9.20 | 8.41 | 37,575 | 44,816 | 346 | 377 | 108 | 118 | 99 | 91 | 119 | 109 | August |
| September | 19,712 | 22,066 | 2,137,079 | 2,590,596 | 59,850 | 62,577 | 9.22 | 8.52 | 35,707 | 41,399 | 329 | 353 | 112 | 121 | 105 | 92 | 116 | 107 | September |
| October | 25,461 | | 2,649,823 | | 75,960 | | 9.61 | | 34,884 | | 335 | | | | | | | | October |
| November | 25,404 | | 2,721,997 | | 73,915 | | 9.33 | | 36,826 | | 344 | | | | | | | | November |
| December | 27,024 | | 2,873,553 | | 67,495 | | 9.40 | | 42,574 | | 400 | | | | | | | | December |
| **Year total** | $262,934 | | $27,898,376 | | 774,417 | | $ 9.42 | | $36,025 | | $340 | | | | | | | | **Year total** |
| **Year to date** | $185,045 | $196,428 | $19,653,003 | $22,174,326 | 557,047 | 550,958 | $ 9.42 | $ 8.86 | $35,281 | $40,247 | $332 | $357 | 106% | 113% | 99% | 94% | 114% | 108% | **Year to date** |
| Group 1—Month | $ 14,663 | $ 16,057 | $ 1,578,226 | $ 1,756,448 | 45,105 | 46,802 | $ 9.29 | $ 9.14 | $34,990 | $37,529 | $325 | $343 | 110% | 111% | 104% | 98% | 107% | 106% | Group 1—Month |
| Year to date | $138,252 | $143,516 | $14,484,458 | $15,230,816 | 420,656 | 410,294 | $ 9.54 | $ 9.42 | $34,433 | $37,122 | $329 | $350 | 104% | 105% | 98% | 99% | 108% | 106% | Year to date |
| Group 2—Month | $ 3,742 | $ 4,290 | $ 407,222 | $ 579,645 | 10,345 | 11,091 | $ 9.19 | $ 7.40 | $39,364 | $52,263 | $362 | $387 | 115% | 142% | 107% | 81% | 133% | 107% | Group 2—Month |
| Year to date | $ 35,051 | $ 38,165 | $ 3,873,523 | $ 4,779,693 | 97,054 | 98,523 | $ 9.05 | $ 7.98 | $39,911 | $48,513 | $361 | $387 | 109% | 123% | 102% | 88% | 122% | 107% | Year to date |
| Group 3—Month | $ 1,307 | $ 1,719 | $ 151,631 | $ 254,503 | 4,400 | 4,684 | $ 8.62 | $ 6.75 | $34,462 | $54,335 | $297 | $367 | 132% | 168% | 106% | 78% | 158% | 124% | Group 3—Month |
| Year to date | $ 11,742 | $ 14,747 | $ 1,295,022 | $ 2,163,817 | 39,337 | 42,141 | $ 9.07 | $ 6.82 | $32,921 | $51,347 | $298 | $350 | 126% | 167% | 107% | 73% | 156% | 117% | Year to date |

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Printed in U.S.A.

A 6225-1
2/2/82

I/R Code 47.40
October 1981

# *Monthly Survey of* LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

**This survey gives:**

**Monthly totals** for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

**Ordinary sales** results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

## Comparisons with Previous Year

| | FACE AMOUNT | | NUMBER OF POLICIES | | ANNUALIZED PREMIUM | |
|---|---|---|---|---|---|---|
| | Current month | Year to date | Current month | Year to date | Current month | Year to date |
| **UNITED STATES** | | | | | | |
| Ordinary | 112% | 116% | 96% | 102% | 104% | 110% |
| Group | 479% | 182% | — | — | — | — |
| Industrial | 84% | 56% | — | — | — | — |
| **CANADA** | | | | | | |
| Ordinary | 115% | 114% | 101% | 101% | 104% | 106% |
| Group | 104% | 109% | — | — | — | — |

The industry totals are estimates based on monthly reports from: 166 companies operating in the United States representing 68 percent of the 1979 new ordinary volume sold in that country, 63 percent of the number of new ordinary policies, 80 percent of the volume of new or amended group contracts, and 30 percent of the new industrial volume; 46 companies operating in Canada representing 83 percent of the 1979 new ordinary volume, 82 percent of the number of new ordinary policies, and 79 percent of the volume of new or amended group contracts.

The 146 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 67 percent of the 1979 United States ordinary volume and 61 percent of the ordinary policies sold; the 41 companies operating in Canada represent 77 percent of the 1979 Canadian ordinary volume and 75 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

**UNITED STATES**

**Ordinary companies or departments**

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (27)
Group 4—$1 billion to $2 billion (25)
Group 5—$500 million to $1 billion (18)
Group 6—Less than $500 million (22)

**Home service companies or departments**

Group 7—$25 billion or more (2)
Group 8—$5 billion to $25 billion (4)
Group 9—Less than $5 billion (16)

**CANADA**

Group 1—$2 billion or more (14)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (13)

# Industry Sales

## ORDINARY

### Face Amount (in millions)

| | 1980 | 1981 | 1981/1980 |
|---|---|---|---|
| January | $ 25,058 | $ 27,468 | 110% |
| February | 26,838 | 30,352 | 113 |
| March | 30,459 | 36,537 | 120 |
| April | 31,618 | 37,055 | 117 |
| May | 30,764 | 34,282 | 111 |
| June | 31,217 | 38,445 | 123 |
| July | 30,373 | 35,776 | 118 |
| August | 29,348 | 34,420 | 117 |
| September | 30,635 | 36,190 | 118 |
| October | 34,215 | 38,379 | 112 |
| November | 30,751 | | |
| December | 39,837 | | |
| **Year total** | $371,113 | | |
| **Year to date** | $300,525 | $348,904 | 116% |

### Number of Policies (in thousands)

| | 1980 | 1981 | 1981/1980 |
|---|---|---|---|
| January | 987 | 984 | 100% |
| February | 1,107 | 1,145 | 103 |
| March | 1,229 | 1,379 | 112 |
| April | 1,201 | 1,267 | 105 |
| May | 1,168 | 1,166 | 100 |
| June | 1,190 | 1,261 | 106 |
| July | 1,142 | 1,124 | 98 |
| August | 1,133 | 1,147 | 101 |
| September | 1,176 | 1,163 | 99 |
| October | 1,291 | 1,243 | 96 |
| November | 1,126 | | |
| December | 1,249 | | |
| **Year total** | 13,999 | | |
| **Year to date** | 11,624 | 11,879 | 102% |

### Face Amount by State (in thousands)

| | Month | Year to date | 1981/1980 Month | 1981/1980 Year to date |
|---|---|---|---|---|
| Alabama | $ 695,083 | $6,547,825 | 115% | 119% |
| Alaska | 72,889 | 670,256 | 88 | 108 |
| Arizona | 524,613 | 4,632,133 | 120 | 119 |
| Arkansas | 371,600 | 2,883,978 | 132 | 119 |
| California | 4,453,066 | 40,360,244 | 117 | 119 |
| Colorado | 661,881 | 6,205,753 | 102 | 117 |
| Connecticut | 583,311 | 5,368,591 | 115 | 118 |
| Delaware | 83,061 | 929,660 | 98 | 116 |
| D.C. | 94,994 | 1,009,002 | 86 | 102 |
| Florida | 1,820,039 | 16,719,207 | 113 | 121 |
| Georgia | 1,129,357 | 10,149,432 | 115 | 116 |
| Hawaii | 206,197 | 1,886,833 | 110 | 115 |
| Idaho | 173,845 | 1,564,515 | 131 | 120 |
| Illinois | 1,902,409 | 17,536,999 | 108 | 111 |
| Indiana | 934,086 | 7,930,510 | 116 | 117 |
| Iowa | 522,799 | 4,847,231 | 109 | 116 |
| Kansas | 485,764 | 4,122,079 | 118 | 116 |
| Kentucky | 483,582 | 4,287,529 | 117 | 113 |
| Louisiana | 987,239 | 8,485,893 | 124 | 125 |
| Maine | 138,564 | 1,200,649 | 125 | 111 |
| Maryland | 716,031 | 6,499,824 | 108 | 118 |
| Massachusetts | 841,192 | 7,466,274 | 117 | 116 |
| Michigan | 1,038,664 | 9,425,765 | 108 | 110 |
| Minnesota | 600,715 | 5,897,937 | 107 | 111 |
| Mississippi | 371,415 | 3,504,813 | 109 | 124 |
| Missouri | 756,304 | 6,805,256 | 107 | 114 |
| Montana | $ 113,589 | $ 1,085,257 | 98% | 108% |
| Nebraska | 327,612 | 3,150,912 | 121 | 121 |
| Nevada | 152,929 | 1,344,232 | 114 | 115 |
| New Hampshire | 157,148 | 1,333,203 | 112 | 113 |
| New Jersey | 1,201,498 | 11,194,430 | 105 | 110 |
| New Mexico | 200,166 | 1,855,576 | 117 | 115 |
| New York | 2,280,143 | 22,142,306 | 103 | 113 |
| North Carolina | 959,701 | 8,728,199 | 109 | 115 |
| North Dakota | 141,037 | 1,286,806 | 120 | 113 |
| Ohio | 1,661,570 | 15,011,083 | 115 | 113 |
| Oklahoma | 613,223 | 5,763,156 | 112 | 124 |
| Oregon | 358,718 | 3,432,518 | 119 | 115 |
| Pennsylvania | 1,615,356 | 14,479,082 | 103 | 107 |
| Rhode Island | 179,342 | 1,614,592 | 116 | 118 |
| South Carolina | 534,096 | 4,762,225 | 111 | 113 |
| South Dakota | 129,278 | 1,231,161 | 108 | 115 |
| Tennessee | 747,370 | 6,777,790 | 103 | 114 |
| Texas | 3,325,581 | 29,408,361 | 117 | 123 |
| Utah | 461,779 | 3,583,817 | 164 | 134 |
| Vermont | 63,713 | 598,173 | 81 | 103 |
| Virginia | 970,438 | 8,787,343 | 112 | 119 |
| Washington | 624,972 | 5,886,117 | 114 | 116 |
| West Virginia | 190,963 | 1,840,320 | 92 | 109 |
| Wisconsin | 648,172 | 5,910,546 | 111 | 111 |
| Wyoming | 71,519 | 757,929 | 86 | 107 |
| U.S. TOTAL | $38,378,613 | $348,903,322 | 112% | 116% |

## GROUP

### Face Amount (in millions)

| | 1980 | 1981 | 1981/1980 |
|---|---|---|---|
| January | $ 13,345 | $ 13,596 | 102% |
| February | 10,483 | 12,462 | 119 |
| March | 15,320 | 15,589 | 102 |
| April | 10,099 | 11,010 | 109 |
| May | 9,602 | 12,837 | 134 |
| June | 14,932 | 57,713* | 387 |
| July | 12,172 | 16,670 | 137 |
| August | 15,023 | 17,043 | 113 |
| September | 14,146 | 16,846 | 119 |
| October | 12,156 | 58,239** | 479 |
| November | 12,265 | | |
| December | 30,641 | | |
| **Year total** | $170,184 | | |
| **Year to date** | $127,278 | $232,005 | 182% |

*Includes $40,000 million FEGLI
**Includes $44,400 million FEGLI

## INDUSTRIAL

### Face Amount (in millions)

| | 1980 | 1981 | 1981/1980 |
|---|---|---|---|
| January | $ 293 | $ 157 | 54% |
| February | 324 | 154 | 47 |
| March | 354 | 219 | 62 |
| April | 346 | 189 | 55 |
| May | 291 | 202 | 69 |
| June | 276 | 133 | 48 |
| July | 257 | 133 | 52 |
| August | 273 | 131 | 48 |
| September | 274 | 128 | 47 |
| October | 218 | 183 | 84 |
| November | 196 | | |
| December | 173 | | |
| **Year total** | $3,275 | | |
| **Year to date** | $2,906 | $1,629 | 56% |

# UNITED STATES

## Ordinary Sales Results of 146 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1981/1980 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 227,503 | $ 242,415 | $ 16,875,280 | $ 18,499,764 | 609,435 | 606,807 | $13.48 | $13.10 | $27,690 | $30,487 | $373 | $399 | 107% | 110% | 100% | 97% | 110% | 107% | January |
| February | 232,927 | 252,466 | 17,980,662 | 20,420,124 | 677,666 | 700,259 | 12.95 | 12.36 | 26,533 | 29,161 | 344 | 361 | 108 | 114 | 103 | 95 | 110 | 105 | February |
| March | 264,965 | 302,041 | 20,381,905 | 24,599,866 | 748,439 | 844,583 | 13.00 | 12.28 | 27,233 | 29,127 | 354 | 358 | 114 | 121 | 113 | 94 | 107 | 101 | March |
| April | 262,296 | 300,253 | 21,156,140 | 25,028,758 | 734,798 | 781,540 | 12.40 | 12.00 | 28,792 | 32,025 | 357 | 384 | 114 | 118 | 106 | 97 | 111 | 108 | April |
| May | 254,766 | 278,529 | 20,558,531 | 23,025,557 | 720,122 | 714,174 | 12.39 | 12.10 | 28,549 | 32,241 | 354 | 390 | 109 | 112 | 99 | 98 | 113 | 110 | May |
| June | 266,197 | 310,209 | 20,847,993 | 25,743,267 | 732,662 | 770,034 | 12.77 | 12.05 | 28,455 | 33,431 | 363 | 403 | 117 | 123 | 105 | 94 | 117 | 111 | June |
| July | 259,592 | 284,233 | 20,291,956 | 23,909,752 | 705,776 | 691,445 | 12.79 | 11.89 | 28,751 | 34,579 | 368 | 411 | 109 | 118 | 98 | 93 | 120 | 112 | July |
| August | 248,132 | 271,493 | 19,629,334 | 23,026,171 | 701,690 | 700,086 | 12.64 | 11.79 | 27,974 | 32,890 | 354 | 388 | 109 | 117 | 100 | 93 | 118 | 110 | August |
| September | 261,072 | 278,781 | 20,518,227 | 24,222,416 | 727,722 | 713,487 | 12.72 | 11.51 | 28,195 | 33,949 | 359 | 391 | 107 | 118 | 98 | 90 | 120 | 109 | September |
| October | 280,811 | 290,953 | 22,832,638 | 25,717,858 | 780,016 | 747,467 | 12.30 | 11.31 | 29,272 | 34,407 | 360 | 389 | 104 | 113 | 96 | 92 | 118 | 108 | October |
| November | 257,535 | | 20,611,219 | | 688,606 | | 12.49 | | 29,932 | | 374 | | | | | | | | November |
| December | 344,275 | | 26,592,675 | | 763,071 | | 12.95 | | 34,850 | | 451 | | | | | | | | December |
| **Year total** | $3,160,071 | | $248,276,560 | | 8,590,003 | | $12.73 | | $28,903 | | $368 | | | | | | | | **Year total** |
| **Year to date** | $2,558,261 | $2,811,373 | $201,072,666 | $234,193,533 | 7,138,326 | 7,269,886 | $12.72 | $12.00 | $28,168 | $32,214 | $358 | $387 | 110% | 116% | 102% | 94% | 114% | 108% | **Year to date** |

### 124 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 225,282 | $ 224,993 | $ 18,800,896 | $ 21,488,655 | 481,374 | 440,248 | $11.98 | $10.47 | $39,057 | $48,810 | $468 | $511 | 100% | 114% | 91% | 87% | 125% | 109% | **Month** |
| **Year to date** | $2,051,280 | $2,211,496 | $163,801,415 | $194,576,233 | 4,355,794 | 4,268,495 | $12.52 | $11.37 | $37,605 | $45,584 | $471 | $518 | 108% | 119% | 98% | 91% | 121% | 110% | **Year to date** |
| Group 1—Month | $ 141,460 | $ 139,154 | $ 11,334,240 | $ 12,878,585 | 300,922 | 272,099 | $12.48 | $10.81 | $37,665 | $47,331 | $470 | $511 | 98% | 114% | 90% | 87% | 126% | 109% | Group 1—Month |
| Year to date | $1,297,772 | $1,380,179 | $100,388,524 | $117,987,099 | 2,773,579 | 2,691,516 | $12.93 | $11.70 | $36,195 | $43,837 | $468 | $513 | 106% | 118% | 97% | 90% | 121% | 110% | Year to date |
| Group 2—Month | $ 42,760 | $ 43,751 | $ 3,533,509 | $ 3,672,061 | 76,826 | 68,688 | $12.10 | $11.91 | $45,994 | $53,460 | $557 | $637 | 102% | 104% | 89% | 98% | 116% | 114% | Group 2—Month |
| Year to date | $ 391,891 | $ 417,892 | $ 30,216,008 | $ 33,748,693 | 702,515 | 675,161 | $12.97 | $12.38 | $43,011 | $49,986 | $558 | $619 | 107% | 112% | 96% | 95% | 116% | 111% | Year to date |
| Group 3—Month | $ 22,373 | $ 24,193 | $ 2,053,248 | $ 2,702,072 | 58,084 | 52,554 | $10.90 | $ 8.95 | $35,350 | $51,415 | $385 | $460 | 108% | 132% | 90% | 82% | 145% | 119% | Group 3—Month |
| Year to date | $ 195,406 | $ 229,545 | $ 16,985,236 | $ 23,381,455 | 466,306 | 473,685 | $11.50 | $ 9.82 | $36,425 | $49,361 | $419 | $485 | 117% | 138% | 102% | 85% | 136% | 116% | Year to date |
| Group 4—Month | $ 12,081 | $ 10,847 | $ 1,160,835 | $ 1,345,229 | 24,588 | 23,972 | $10.41 | $ 8.06 | $47,211 | $56,117 | $491 | $452 | 90% | 116% | 97% | 77% | 119% | 92% | Group 4—Month |
| Year to date | $ 109,124 | $ 120,827 | $ 10,462,459 | $ 12,080,622 | 236,107 | 234,583 | $10.43 | $10.00 | $44,312 | $51,498 | $462 | $515 | 111% | 115% | 99% | 96% | 116% | 111% | Year to date |
| Group 5—Month | $ 3,988 | $ 4,823 | $ 437,647 | $ 564,530 | 13,107 | 16,042 | $ 9.11 | $ 8.54 | $33,390 | $35,191 | $304 | $301 | 121% | 129% | 122% | 94% | 105% | 99% | Group 5—Month |
| Year to date | $ 34,031 | $ 39,444 | $ 3,290,134 | $ 4,386,900 | 108,795 | 121,844 | $10.34 | $ 8.99 | $30,242 | $36,004 | $313 | $324 | 116% | 133% | 112% | 87% | 119% | 104% | Year to date |
| Group 6—Month | $ 2,620 | $ 2,225 | $ 281,417 | $ 326,178 | 7,847 | 6,893 | $ 9.31 | $ 6.82 | $35,863 | $47,320 | $334 | $323 | 85% | 116% | 88% | 73% | 132% | 97% | Group 6—Month |
| Year to date | $ 23,056 | $ 23,609 | $ 2,459,054 | $ 2,991,464 | 68,492 | 71,706 | $ 9.38 | $ 7.89 | $35,903 | $41,718 | $337 | $329 | 102% | 122% | 105% | 84% | 116% | 98% | Year to date |

### 22 Home Service Companies and Departments

#### Excluding weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 53,350 | $ 63,284 | $ 3,967,008 | $ 4,166,806 | 275,152 | 281,016 | $13.45 | $15.19 | $14,418 | $14,828 | $194 | $225 | 119% | 105% | 102% | 113% | 103% | 116% | **Month** |
| **Year to date** | $ 489,114 | $ 568,562 | $ 36,677,393 | $ 38,388,867 | 2,582,938 | 2,689,945 | $13.34 | $14.62 | $14,200 | $14,457 | $189 | $211 | 116% | 106% | 104% | 110% | 102% | 112% | **Year to date** |
| Group 7—Month | $ 29,592 | $ 37,121 | $ 2,485,788 | $ 2,478,097 | 113,677 | 121,558 | $11.90 | $14.98 | $21,867 | $20,386 | $260 | $305 | 125% | 100% | 107% | 126% | 93% | 117% | Group 7—Month |
| Year to date | $ 266,703 | $ 317,191 | $ 22,740,827 | $ 23,074,733 | 1,048,170 | 1,105,150 | $11.73 | $13.75 | $21,696 | $20,879 | $254 | $287 | 119% | 101% | 105% | 117% | 96% | 113% | Year to date |
| Group 8—Month | $ 12,873 | $ 13,636 | $ 742,214 | $ 893,828 | 83,811 | 79,694 | $17.34 | $15.26 | $ 8,856 | $11,216 | $154 | $171 | 106% | 120% | 95% | 88% | 127% | 111% | Group 8—Month |
| Year to date | $ 116,306 | $ 129,418 | $ 6,846,360 | $ 8,197,460 | 772,079 | 775,970 | $16.99 | $15.79 | $ 8,867 | $10,564 | $151 | $167 | 111% | 120% | 101% | 93% | 119% | 111% | Year to date |
| Group 9—Month | $ 10,885 | $ 12,527 | $ 739,006 | $ 794,881 | 77,664 | 79,764 | $14.73 | $15.76 | $ 9,515 | $ 9,965 | $140 | $157 | 115% | 108% | 103% | 107% | 105% | 112% | Group 9—Month |
| Year to date | $ 106,105 | $ 121,953 | $ 7,090,206 | $ 7,616,674 | 762,689 | 808,825 | $14.97 | $16.01 | $ 9,296 | $ 9,417 | $139 | $151 | 115% | 107% | 106% | 107% | 101% | 109% | Year to date |

#### Weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Month** | $ 2,179 | $ 2,676 | $ 64,734 | $ 62,397 | 23,490 | 26,203 | $33.66 | $42.89 | $ 2,756 | $ 2,381 | $ 93 | $102 | 123% | 96% | 112% | 127% | 86% | 110% | **Month** |
| **Year to date** | $ 17,867 | $ 31,315 | $ 593,858 | $ 728,433 | 199,594 | 311,446 | $30.09 | $42.99 | $ 2,975 | $ 2,339 | $ 90 | $101 | 175% | 123% | 156% | 143% | 79% | 112% | **Year to date** |

# CANADA

## Industry Sales

### ORDINARY

| | Face Amount (in thousands) | | | Number of Policies | | |
|---|---|---|---|---|---|---|
| | 1980 | 1981 | 1981/1980 | 1980 | 1981 | 1981/1980 |
| January | $ 2,436,473 | $ 2,467,476 | 101% | 68,160 | 63,671 | 93% |
| February | 2,819,554 | 3,030,374 | 107 | 86,975 | 85,076 | 98 |
| March | 3,145,401 | 3,413,527 | 109 | 90,804 | 96,954 | 107 |
| April | 3,115,136 | 3,402,618 | 109 | 92,069 | 90,145 | 98 |
| May | 3,061,616 | 3,405,245 | 111 | 89,813 | 90,090 | 100 |
| June | 3,239,525 | 3,851,365 | 119 | 94,302 | 96,409 | 102 |
| July | 2,996,466 | 3,665,004 | 122 | 87,109 | 86,845 | 100 |
| August | 2,631,786 | 3,078,151 | 117 | 72,363 | 72,160 | 100 |
| September | 2,885,429 | 3,557,875 | 123 | 83,755 | 90,981 | 109 |
| October | 3,547,925 | 4,075,630 | 115 | 104,301 | 105,536 | 101 |
| November | 3,649,922 | | | 102,154 | | |
| December | 3,729,927 | | | 90,501 | | |
| **Year total** | $37,259,160 | | | 1,062,306 | | |
| **Year to date** | $29,879,311 | $33,947,265 | 114% | 869,651 | 877,867 | 101% |

### Face Amount by Province (in thousands)

| | Month | Year to date | 1981/1980 Month | 1981/1980 Year to date |
|---|---|---|---|---|
| Alberta | $ 502,020 | $ 4,330,236 | 115% | 121% |
| British Columbia | 407,211 | 3,542,271 | 106 | 107 |
| Manitoba | 172,275 | 1,272,642 | 126 | 110 |
| New Brunswick | 74,120 | 638,072 | 98 | 101 |
| Newfoundland | 49,230 | 390,849 | 126 | 132 |
| Nova Scotia | 85,709 | 730,763 | 98 | 107 |
| Ontario | 1,323,692 | 11,085,404 | 113 | 112 |
| Prince Edward Is. | 14,085 | 117,727 | 117 | 125 |
| Quebec | 1,314,554 | 10,853,202 | 119 | 116 |
| Saskatchewan | 132,734 | 986,099 | 124 | 110 |
| Canada total | $4,075,630 | $33,947,265 | 115% | 114% |

### GROUP

| | Face Amount (in thousands) | | |
|---|---|---|---|
| | 1980 | 1981 | 1981/1980 |
| January | $ 1,130,678 | $ 1,273,432 | 113% |
| February | 1,429,436 | 2,672,926 | 187 |
| March | 2,029,081 | 2,210,724 | 109 |
| April | 1,603,988 | 1,464,208 | 91 |
| May | 904,290 | 1,421,568 | 157 |
| June | 2,318,719 | 2,240,971 | 97 |
| July | 1,689,295 | 1,493,753 | 88 |
| August | 2,153,086 | 1,602,991 | 74 |
| September | 2,110,371 | 2,413,293 | 114 |
| October | 1,667,875 | 1,737,773 | 104 |
| November | 1,719,377 | | |
| December | 3,511,262 | | |
| **Year total** | $22,267,458 | | |
| **Year to date** | $17,036,819 | $18,531,639 | 109% |

## Ordinary Sales Results of 41 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1981/1980 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 17,226 | $ 16,798 | $ 1,815,115 | $ 1,803,898 | 50,046 | 45,049 | $ 9.49 | $ 9.31 | $36,269 | $40,043 | $344 | $373 | 98% | 99% | 90% | 98% | 110% | 108% | January |
| February | 20,486 | 20,903 | 2,108,901 | 2,273,413 | 64,054 | 62,208 | 9.71 | 9.19 | 32,924 | 36,545 | 320 | 336 | 102 | 108 | 97 | 95 | 111 | 105 | February |
| March | 22,860 | 23,639 | 2,359,698 | 2,498,722 | 66,448 | 66,419 | 9.69 | 9.46 | 35,512 | 37,621 | 344 | 356 | 103 | 106 | 100 | 98 | 106 | 103 | March |
| April | 21,440 | 23,051 | 2,308,760 | 2,567,114 | 66,551 | 66,352 | 9.29 | 8.98 | 34,692 | 38,689 | 322 | 347 | 108 | 111 | 100 | 97 | 112 | 108 | April |
| May | 21,109 | 22,251 | 2,266,562 | 2,533,089 | 65,046 | 65,228 | 9.31 | 8.80 | 34,846 | 38,834 | 325 | 342 | 106 | 112 | 100 | 95 | 111 | 105 | May |
| June | 23,300 | 24,831 | 2,451,470 | 2,868,269 | 69,449 | 69,504 | 9.50 | 8.66 | 35,299 | 41,268 | 335 | 357 | 107 | 117 | 100 | 91 | 117 | 107 | June |
| July | 20,914 | 23,445 | 2,249,299 | 2,732,744 | 63,544 | 62,156 | 9.30 | 8.58 | 35,398 | 43,966 | 329 | 377 | 112 | 121 | 98 | 92 | 124 | 115 | July |
| August | 17,998 | 19,404 | 1,956,119 | 2,306,481 | 52,059 | 51,465 | 9.20 | 8.41 | 37,575 | 44,816 | 346 | 377 | 108 | 118 | 99 | 91 | 119 | 109 | August |
| September | 19,712 | 22,066 | 2,137,079 | 2,590,596 | 59,850 | 62,577 | 9.22 | 8.52 | 35,707 | 41,399 | 329 | 353 | 112 | 121 | 105 | 92 | 116 | 107 | September |
| October | 25,461 | 26,380 | 2,649,823 | 3,008,532 | 75,960 | 74,998 | 9.61 | 8.77 | 34,884 | 40,115 | 335 | 352 | 104 | 114 | 99 | 91 | 115 | 105 | October |
| November | 25,404 | | 2,721,997 | | 73,915 | | 9.33 | | 36,826 | | 344 | | | | | | | | November |
| December | 27,024 | | 2,873,553 | | 67,495 | | 9.40 | | 42,574 | | 400 | | | | | | | | December |
| **Year total** | $262,934 | | $27,898,376 | | 774,417 | | $ 9.42 | | $36,025 | | $340 | | | | | | | | **Year total** |
| **Year to date** | $210,506 | $222,808 | $22,302,826 | $25,182,858 | 633,007 | 625,956 | $ 9.44 | $ 8.85 | $35,233 | $40,231 | $333 | $356 | 106% | 113% | 99% | 94% | 114% | 107% | **Year to date** |
| Group 1—Month | $ 19,536 | $ 19,644 | $ 2,014,143 | $ 2,091,992 | 58,640 | 56,867 | $ 9.70 | $ 9.39 | $34,348 | $36,787 | $333 | $345 | 101% | 104% | 97% | 97% | 107% | 104% | Group 1—Month |
| Year to date | $157,788 | $163,160 | $16,498,601 | $17,322,808 | 479,296 | 467,161 | $ 9.56 | $ 9.42 | $34,423 | $37,081 | $329 | $349 | 103% | 105% | 97% | 99% | 108% | 106% | Year to date |
| Group 2—Month | $ 4,455 | $ 4,893 | $ 463,212 | $ 634,512 | 12,273 | 12,857 | $ 9.62 | $ 7.71 | $37,742 | $49,351 | $363 | $381 | 110% | 137% | 105% | 80% | 131% | 105% | Group 2—Month |
| Year to date | $ 39,506 | $ 43,058 | $ 4,336,735 | $ 5,414,205 | 109,327 | 111,380 | $ 9.11 | $ 7.95 | $39,668 | $48,610 | $361 | $387 | 109% | 125% | 102% | 87% | 123% | 107% | Year to date |
| Group 3—Month | $ 1,470 | $ 1,843 | $ 172,468 | $ 282,028 | 5,047 | 5,274 | $ 8.52 | $ 6.53 | $34,172 | $53,475 | $291 | $349 | 125% | 164% | 104% | 77% | 156% | 120% | Group 3—Month |
| Year to date | $ 13,212 | $ 16,590 | $ 1,467,490 | $ 2,445,845 | 44,384 | 47,415 | $ 9.00 | $ 6.78 | $33,063 | $51,584 | $298 | $350 | 126% | 167% | 107% | 75% | 156% | 117% | Year to date |

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Printed in U.S.A.

A6225-1
1/29/82

I/R Code 47.40

November 1981

# *Monthly Survey of* LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

**This survey gives:**

**Monthly totals** for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

**Ordinary sales** results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

## Comparisons with Previous Year

| | FACE AMOUNT | | NUMBER OF POLICIES | | ANNUALIZED PREMIUM | |
|---|---|---|---|---|---|---|
| | Current month | Year to date | Current month | Year to date | Current month | Year to date |
| **UNITED STATES** | | | | | | |
| Ordinary | 122% | 117% | 106% | 103% | 107% | 110% |
| Group | 130% | 178% | — | — | — | — |
| Industrial | 56% | 56% | — | — | — | — |
| **CANADA** | | | | | | |
| Ordinary | 122% | 120% | 102% | 102% | 110% | 109% |
| Group | 126% | 110% | — | — | — | — |

The industry totals are estimates based on monthly reports from: 166 companies operating in the United States representing 68 percent of the 1979 new ordinary volume sold in that country, 63 percent of the number of new ordinary policies, 80 percent of the volume of new or amended group contracts, and 30 percent of the new industrial volume; 46 companies operating in Canada representing 83 percent of the 1979 new ordinary volume, 82 percent of the number of new ordinary policies, and 79 percent of the volume of new or amended group contracts.

The 146 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 67 percent of the 1979 United States ordinary volume and 61 percent of the ordinary policies sold; the 41 companies operating in Canada represent 77 percent of the 1979 Canadian ordinary volume and 75 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

**UNITED STATES**

**Ordinary companies or departments**

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (27)
Group 4—$1 billion to $2 billion (25)
Group 5—$500 million to $1 billion (18)
Group 6—Less than $500 million (22)

**Home service companies or departments**

Group 7—$25 billion or more (2)
Group 8—$5 billion to $25 billion (4)
Group 9—Less than $5 billion (16)

**CANADA**

Group 1—$2 billion or more (14)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (13)

# Industry Sales

## ORDINARY

| | Face Amount (in millions) | | | Number of Policies (in thousands) | | |
|---|---|---|---|---|---|---|
| | 1980 | 1981 | 1981/1980 | 1980 | 1981 | 1981/1980 |
| January | $ 25,058 | $ 27,468 | 110% | 987 | 984 | 100% |
| February | 26,838 | 30,352 | 113 | 1,107 | 1,145 | 103 |
| March | 30,459 | 36,537 | 120 | 1,229 | 1,379 | 112 |
| April | 31,618 | 37,055 | 117 | 1,201 | 1,267 | 105 |
| May | 30,764 | 34,282 | 111 | 1,168 | 1,166 | 100 |
| June | 31,217 | 38,445 | 123 | 1,190 | 1,261 | 106 |
| July | 30,373 | 35,776 | 118 | 1,142 | 1,124 | 98 |
| August | 29,348 | 34,420 | 117 | 1,133 | 1,147 | 101 |
| September | 30,635 | 36,190 | 118 | 1,176 | 1,163 | 99 |
| October | 34,215 | 38,379 | 112 | 1,291 | 1,243 | 96 |
| November | 30,751 | 37,546 | 122 | 1,126 | 1,194 | 106 |
| December | 39,837 | | | 1,249 | | |
| **Year total** | $371,113 | | | 13,999 | | |
| **Year to date** | $331,276 | $386,450 | 117% | 12,750 | 13,073 | 103% |

### Face Amount by State (in thousands)

| | Month | Year to date | 1981/1980 Month | 1981/1980 Year to date | | Month | Year to date | 1981/1980 Month | 1981/1980 Year to date |
|---|---|---|---|---|---|---|---|---|---|
| Alabama | $ 723,813 | $7,271,638 | 127% | 119% | Montana | $ 107,884 | $ 1,193,141 | 107% | 108% |
| Alaska | 63,882 | 734,138 | 98 | 107 | Nebraska | 321,748 | 3,472,660 | 128 | 121 |
| Arizona | 518,184 | 5,150,317 | 138 | 120 | Nevada | 136,604 | 1,480,836 | 133 | 116 |
| Arkansas | 370,142 | 3,254,120 | 139 | 121 | New Hampshire | 148,925 | 1,482,128 | 125 | 114 |
| California | 4,386,577 | 44,746,821 | 124 | 119 | New Jersey | 1,304,639 | 12,499,069 | 122 | 111 |
| Colorado | 672,083 | 6,877,836 | 120 | 117 | New Mexico | 229,657 | 2,085,233 | 136 | 117 |
| Connecticut | 560,543 | 5,929,134 | 118 | 118 | New York | 2,271,668 | 24,413,974 | 107 | 113 |
| Delaware | 89,147 | 1,018,807 | 100 | 114 | North Carolina | 916,903 | 9,645,102 | 122 | 116 |
| D.C. | 95,917 | 1,104,919 | 99 | 102 | North Dakota | 136,142 | 1,422,948 | 130 | 114 |
| Florida | 1,807,756 | 18,526,963 | 123 | 121 | Ohio | 1,561,369 | 16,572,452 | 122 | 113 |
| Georgia | 1,134,553 | 11,283,985 | 129 | 118 | Oklahoma | 656,286 | 6,419,442 | 135 | 125 |
| Hawaii | 194,003 | 2,080,836 | 120 | 115 | Oregon | 332,361 | 3,764,879 | 117 | 115 |
| Idaho | 136,267 | 1,720,782 | 124 | 121 | Pennsylvania | 1,479,692 | 15,958,774 | 109 | 107 |
| Illinois | 1,869,297 | 19,406,296 | 121 | 112 | Rhode Island | 169,636 | 1,784,228 | 120 | 118 |
| Indiana | 799,271 | 8,729,781 | 116 | 117 | South Carolina | 496,690 | 5,258,915 | 118 | 114 |
| Iowa | 469,601 | 5,316,832 | 121 | 117 | South Dakota | 124,825 | 1,355,986 | 112 | 115 |
| Kansas | 460,977 | 4,583,056 | 129 | 118 | Tennessee | 785,441 | 7,563,231 | 139 | 116 |
| Kentucky | 442,428 | 4,729,957 | 124 | 114 | Texas | 3,342,602 | 32,750,963 | 136 | 125 |
| Louisiana | 901,783 | 9,387,676 | 132 | 126 | Utah | 405,118 | 3,988,935 | 151 | 135 |
| Maine | 131,070 | 1,331,719 | 129 | 112 | Vermont | 70,999 | 669,172 | 108 | 103 |
| Maryland | 695,255 | 7,195,079 | 117 | 118 | Virginia | 937,872 | 9,725,215 | 122 | 119 |
| Massachusetts | 852,195 | 8,318,469 | 107 | 115 | Washington | 613,606 | 6,499,723 | 121 | 117 |
| Michigan | 1,001,616 | 10,427,381 | 113 | 111 | West Virginia | 185,487 | 2,026,807 | 107 | 109 |
| Minnesota | 568,764 | 6,466,701 | 109 | 111 | Wisconsin | 674,500 | 6,585,046 | 128 | 112 |
| Mississippi | 360,845 | 3,865,658 | 128 | 124 | Wyoming | 81,639 | 839,568 | 119 | 108 |
| Missouri | 727,841 | 7,533,097 | 119 | 115 | U.S. TOTAL | $37,546,103 | $386,449,425 | 122% | 117% |

## GROUP

### Face Amount (in millions)

| | 1980 | 1981 | 1981/1980 |
|---|---|---|---|
| January | $ 13,345 | $ 13,596 | 102% |
| February | 10,483 | 12,462 | 119 |
| March | 15,320 | 15,589 | 102 |
| April | 10,099 | 11,010 | 109 |
| May | 9,602 | 12,837 | 134 |
| June | 14,932 | 57,713* | 387 |
| July | 12,172 | 16,670 | 137 |
| August | 15,023 | 17,043 | 113 |
| September | 14,146 | 16,846 | 119 |
| October | 12,156 | 58,239** | 479 |
| November | 12,265 | 15,973 | 130 |
| December | 30,641 | | |
| **Year total** | $170,184 | | |
| **Year to date** | $139,543 | $247,978 | 178% |

*Includes $40,000 million FEGLI
**Includes $44,400 million FEGLI

## INDUSTRIAL

### Face Amount (in millions)

| | 1980 | 1981 | 1981/1980 |
|---|---|---|---|
| January | $ 293 | $ 157 | 54% |
| February | 324 | 154 | 47 |
| March | 354 | 219 | 62 |
| April | 346 | 189 | 55 |
| May | 291 | 202 | 69 |
| June | 276 | 133 | 48 |
| July | 257 | 133 | 52 |
| August | 273 | 131 | 48 |
| September | 274 | 128 | 47 |
| October | 218 | 183 | 84 |
| November | 196 | 109 | 56 |
| December | 173 | | |
| **Year total** | $3,275 | | |
| **Year to date** | $3,102 | $1,738 | 56% |

# UNITED STATES

## Ordinary Sales Results of 146 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1981/1980 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 227,503 | $ 242,415 | $ 16,875,280 | $ 18,499,764 | 609,435 | 606,807 | $13.48 | $13.10 | $27,690 | $30,487 | $373 | $399 | 107% | 110% | 100% | 97% | 110% | 107% | January |
| February | 232,927 | 252,466 | 17,980,662 | 20,420,124 | 677,666 | 700,259 | 12.95 | 12.36 | 26,533 | 29,161 | 344 | 361 | 108 | 114 | 103 | 95 | 110 | 105 | February |
| March | 264,965 | 302,041 | 20,381,905 | 24,599,866 | 748,439 | 844,583 | 13.00 | 12.28 | 27,233 | 29,127 | 354 | 358 | 114 | 121 | 113 | 94 | 107 | 101 | March |
| April | 262,296 | 300,253 | 21,156,140 | 25,028,758 | 734,798 | 781,540 | 12.40 | 12.00 | 28,792 | 32,025 | 357 | 384 | 114 | 118 | 106 | 97 | 111 | 108 | April |
| May | 254,766 | 278,529 | 20,558,531 | 23,025,557 | 720,122 | 714,174 | 12.39 | 12.10 | 28,549 | 32,241 | 354 | 390 | 109 | 112 | 99 | 98 | 113 | 110 | May |
| June | 266,197 | 310,209 | 20,847,993 | 25,743,267 | 732,662 | 770,034 | 12.77 | 12.05 | 28,455 | 33,431 | 363 | 403 | 117 | 123 | 105 | 94 | 117 | 111 | June |
| July | 259,592 | 284,233 | 20,291,956 | 23,909,752 | 705,776 | 691,449 | 12.79 | 11.89 | 28,751 | 34,579 | 368 | 411 | 109 | 118 | 98 | 93 | 120 | 112 | July |
| August | 248,132 | 271,493 | 19,629,334 | 23,026,171 | 701,690 | 700,086 | 12.64 | 11.79 | 27,974 | 32,890 | 354 | 388 | 109 | 117 | 100 | 93 | 118 | 110 | August |
| September | 261,072 | 278,781 | 20,518,227 | 24,222,416 | 727,722 | 713,487 | 12.72 | 11.51 | 28,195 | 33,949 | 359 | 391 | 107 | 118 | 98 | 90 | 120 | 109 | September |
| October | 280,811 | 290,953 | 22,832,638 | 25,717,858 | 780,016 | 747,467 | 12.30 | 11.31 | 29,272 | 34,407 | 360 | 389 | 104 | 113 | 96 | 92 | 118 | 108 | October |
| November | 257,535 | 276,160 | 20,611,219 | 25,215,919 | 688,606 | 715,419 | 12.49 | 10.95 | 29,932 | 35,246 | 374 | 386 | 107 | 122 | 104 | 88 | 118 | 103 | November |
| December | 344,275 | | 26,592,675 | | 763,071 | | 12.95 | | 34,850 | | 451 | | | | | | | | December |
| **Year total** | $3,160,071 | | $248,276,560 | | 8,590,003 | | $12.73 | | $28,903 | | $368 | | | | | | | | **Year total** |
| **Year to date** | $2,815,796 | $3,087,533 | $221,683,885 | $259,409,452 | 7,826,932 | 7,985,305 | $12.70 | $11.90 | $28,323 | $32,486 | $360 | $387 | 110% | 117% | 102% | 94% | 115% | 108% | **Year to date** |

### 124 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 203,710 | $ 212,456 | $ 16,773,368 | $ 21,130,507 | 409,763 | 414,525 | $12.14 | $10.05 | $40,934 | $50,975 | $497 | $513 | 104% | 126% | 101% | 83% | 125% | 103% | **Month** |
| **Year to date** | $2,254,990 | $2,423,952 | $180,574,783 | $215,706,740 | 4,765,557 | 4,683,020 | $12.49 | $11.24 | $37,892 | $46,061 | $473 | $518 | 107% | 119% | 98% | 90% | 122% | 110% | **Year to date** |
| Group 1—Month | $ 129,400 | $ 133,329 | $ 10,388,502 | $ 12,781,723 | 261,066 | 264,798 | $12.46 | $10.43 | $39,793 | $48,270 | $496 | $504 | 103% | 123% | 101% | 84% | 121% | 102% | Group 1—Month |
| Year to date | $1,427,172 | $1,513,508 | $110,777,026 | $130,768,822 | 3,034,645 | 2,956,31[illegible] | $12.88 | $11.57 | $36,504 | $44,234 | $470 | $512 | 106% | 118% | 97% | 90% | 121% | 109% | Year to date |
| Group 2—Month | $ 39,335 | $ 40,246 | $ 3,092,958 | $ 3,492,666 | 64,856 | 62,59[illegible] | $12.72 | $11.52 | $47,690 | $55,801 | $606 | $643 | 102% | 113% | 97% | 91% | 117% | 106% | Group 2—Month |
| Year to date | $ 431,226 | $ 458,138 | $ 33,308,966 | $ 37,241,359 | 767,371 | 737,752 | $12.95 | $12.30 | $43,407 | $50,480 | $562 | $621 | 106% | 112% | 96% | 95% | 116% | 110% | Year to date |
| Group 3—Month | $ 19,916 | $ 21,737 | $ 1,747,481 | $ 2,727,697 | 46,178 | 45,096 | $11.40 | $ 7.97 | $37,842 | $60,486 | $431 | $482 | 109% | 156% | 98% | 70% | 160% | 112% | Group 3—Month |
| Year to date | $ 215,322 | $ 251,282 | $ 18,732,717 | $ 26,109,152 | 512,484 | 519,781 | $11.49 | $ 9.62 | $36,553 | $50,328 | $420 | $484 | 117% | 139% | 101% | 84% | 138% | 115% | Year to date |
| Group 4—Month | $ 9,930 | $ 10,740 | $ 976,990 | $ 1,301,207 | 20,573 | 21,701 | $10.16 | $ 8.25 | $47,489 | $59,961 | $483 | $495 | 108% | 133% | 105% | 81% | 126% | 102% | Group 4—Month |
| Year to date | $ 119,054 | $ 131,567 | $ 11,439,449 | $ 13,381,829 | 256,680 | 256,284 | $10.41 | $ 9.83 | $44,567 | $52,215 | $464 | $513 | 111% | 117% | 100% | 94% | 117% | 111% | Year to date |
| Group 5—Month | $ 3,234 | $ 4,172 | $ 347,245 | $ 509,537 | 10,343 | 13,486 | $ 9.31 | $ 8.19 | $33,573 | $37,783 | $313 | $309 | 129% | 147% | 130% | 88% | 113% | 99% | Group 5—Month |
| Year to date | $ 37,265 | $ 43,616 | $ 3,637,379 | $ 4,896,437 | 119,138 | 135,330 | $10.25 | $ 8.91 | $30,531 | $36,181 | $313 | $322 | 117% | 135% | 114% | 87% | 119% | 103% | Year to date |
| Group 6—Month | $ 1,895 | $ 2,232 | $ 220,192 | $ 317,677 | 6,747 | 6,853 | $ 8.61 | $ 7.03 | $32,636 | $46,356 | $281 | $326 | 118% | 144% | 102% | 82% | 142% | 116% | Group 6—Month |
| Year to date | $ 24,951 | $ 25,841 | $ 2,679,246 | $ 3,309,141 | 75,239 | 78,559 | $ 9.31 | $ 7.81 | $35,610 | $42,123 | $332 | $329 | 104% | 124% | 104% | 84% | 118% | 99% | Year to date |

### 22 Home Service Companies and Departments *

#### Excluding weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 49,888 | $ 61,072 | $ 3,757,465 | $ 4,024,717 | 244,164 | 274,677 | $13.28 | $15.17 | $15,389 | $14,653 | $204 | $222 | 122% | 107% | 112% | 114% | 95% | 109% | **Month** |
| **Year to date** | $ 534,262 | $ 629,634 | $ 40,303,235 | $ 42,913,584 | 2,769,781 | 2,964,622 | $13.26 | $14.67 | $14,551 | $14,475 | $193 | $212 | 118% | 106% | 107% | 111% | 99% | 110% | **Year to date** |
| Group 7—Month | $ 29,439 | $ 35,551 | $ 2,472,212 | $ 2,404,594 | 110,479 | 117,295 | $11.91 | $14.78 | $22,377 | $20,500 | $266 | $303 | 121% | 97% | 106% | 124% | 92% | 114% | Group 7—Month |
| Year to date | $ 296,142 | $ 352,742 | $ 25,213,039 | $ 25,479,327 | 1,158,649 | 1,222,445 | $11.75 | $13.84 | $21,761 | $20,843 | $256 | $289 | 119% | 101% | 106% | 118% | 96% | 113% | Year to date |
| Group 8—Month | $ 10,388 | $ 13,351 | $ 613,766 | $ 812,296 | 64,823 | 75,885 | $16.93 | $16.44 | $ 9,466 | $10,704 | $160 | $176 | 129% | 132% | 117% | 97% | 113% | 110% | Group 8—Month |
| Year to date | $ 121,954 | $ 142,769 | $ 7,328,503 | $ 9,009,756 | 779,581 | 851,855 | $16.64 | $15.85 | $ 9,401 | $10,577 | $156 | $168 | 117% | 123% | 109% | 95% | 113% | 108% | Year to date |
| Group 9—Month | $ 10,061 | $ 12,170 | $ 671,487 | $ 807,827 | 68,862 | 81,497 | $14.98 | $15.07 | $ 9,751 | $ 9,912 | $146 | $149 | 121% | 120% | 118% | 101% | 102% | 102% | Group 9—Month |
| Year to date | $ 116,166 | $ 134,123 | $ 7,761,693 | $ 8,424,501 | 831,551 | 890,322 | $14.97 | $15.92 | $ 9,334 | $ 9,462 | $140 | $151 | 115% | 109% | 107% | 106% | 101% | 108% | Year to date |

#### Weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Month** | $ 3,937 | $ 2,632 | $ 80,386 | $ 60,695 | 34,679 | 26,217 | $48.98 | $43.36 | $ 2,318 | $ 2,315 | $114 | $100 | 67% | 76% | 76% | 89% | 100% | 88% | **Month** |
| **Year to date** | $ 26,544 | $ 33,947 | $ 805,867 | $ 789,128 | 291,594 | 337,663 | $32.94 | $43.02 | $ 2,764 | $ 2,337 | $ 91 | $101 | 128% | 98% | 116% | 131% | 85% | 111% | **Year to date** |

*Group 8 and WPO include one company's 1980 year-to-date correction

# CANADA

*All 1981 ordinary figures revised to incorporate one company's corrected data*

## Industry Sales

### ORDINARY

| | Face Amount (in thousands) | | | Number of Policies | | |
|---|---|---|---|---|---|---|
| | 1980 | 1981 | 1981/1980 | 1980 | 1981 | 1981/1980 |
| January | $ 2,436,473 | $ 2,532,973 | 104% | 68,160 | 64,204 | 94% |
| February | 2,819,554 | 3,170,041 | 112 | 86,975 | 86,092 | 99 |
| March | 3,145,401 | 3,592,332 | 114 | 90,804 | 98,353 | 108 |
| April | 3,115,136 | 3,691,676 | 119 | 92,069 | 92,304 | 100 |
| May | 3,061,616 | 3,614,743 | 118 | 89,813 | 91,623 | 102 |
| June | 3,239,525 | 4,072,917 | 126 | 94,302 | 98,289 | 104 |
| July | 2,996,466 | 3,824,829 | 128 | 87,109 | 88,312 | 101 |
| August | 2,631,786 | 3,229,466 | 123 | 72,363 | 73,391 | 101 |
| September | 2,885,429 | 3,769,675 | 131 | 83,755 | 92,361 | 110 |
| October | 3,547,925 | 4,191,196 | 118 | 104,301 | 106,669 | 102 |
| November | 3,649,922 | 4,457,243 | 122 | 102,154 | 104,013 | 102 |
| December | 3,729,927 | | | 90,501 | | |
| **Year total** | $37,259,160 | | | 1,062,306 | | |
| **Year to date** | $33,529,233 | $40,147,091 | 120% | 971,805 | 995,611 | 102% |

### Face Amount by Province (in thousands)

| | | | 1981/1980 | |
|---|---|---|---|---|
| | Month | Year to date | Month | Year to date |
| Alberta | $ 597,184 | $ 5,150,075 | 141% | 129% |
| British Columbia | 511,521 | 4,638,567 | 127 | 125 |
| Manitoba | 154,746 | 1,473,860 | 126 | 115 |
| New Brunswick | 89,218 | 745,630 | 119 | 106 |
| Newfoundland | 54,621 | 454,478 | 136 | 136 |
| Nova Scotia | 81,857 | 831,788 | 105 | 109 |
| Ontario | 1,448,530 | 13,074,872 | 121 | 118 |
| Prince Edward Is. | 17,807 | 138,623 | 151 | 131 |
| Quebec | 1,349,274 | 12,460,301 | 113 | 118 |
| Saskatchewan | 152,485 | 1,178,897 | 150 | 119 |
| Canada total | $4,457,243 | $40,147,091 | 122% | 120% |

### GROUP

| | Face Amount (in thousands) | | |
|---|---|---|---|
| | 1980 | 1981 | 1981/1980 |
| January | $ 1,130,678 | $ 1,273,432 | 113% |
| February | 1,429,436 | 2,672,926 | 187 |
| March | 2,029,081 | 2,210,724 | 109 |
| April | 1,603,988 | 1,464,208 | 91 |
| May | 904,290 | 1,421,568 | 157 |
| June | 2,318,719 | 2,240,971 | 97 |
| July | 1,689,295 | 1,493,753 | 88 |
| August | 2,153,086 | 1,602,991 | 74 |
| September | 2,110,371 | 2,413,293 | 114 |
| October | 1,667,875 | 1,737,773 | 104 |
| November | 1,719,377 | 2,158,007 | 126 |
| December | 3,511,262 | | |
| **Year total** | $22,267,458 | | |
| **Year to date** | $18,756,196 | $20,689,646 | 110% |

## Ordinary Sales Results of 41 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1981/1980 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 17,226 | $ 17,013 | $ 1,815,115 | $ 1,858,903 | 50,046 | 45,516 | $ 9.49 | $ 9.15 | $36,269 | $40,841 | $344 | $374 | 99% | 102% | 91% | 96% | 113% | 109% | January |
| February | 20,486 | 21,327 | 2,108,901 | 2,390,755 | 64,054 | 63,097 | 9.71 | 8.92 | 32,924 | 37,890 | 320 | 338 | 104 | 113 | 99 | 92 | 115 | 106 | February |
| March | 22,860 | 24,187 | 2,359,698 | 2,648,388 | 66,448 | 67,437 | 9.69 | 9.13 | 35,512 | 39,272 | 344 | 359 | 106 | 112 | 101 | 94 | 111 | 104 | March |
| April | 21,440 | 23,921 | 2,308,760 | 2,804,236 | 66,551 | 68,092 | 9.29 | 8.53 | 34,692 | 41,183 | 322 | 351 | 112 | 121 | 102 | 92 | 119 | 109 | April |
| May | 21,109 | 22,908 | 2,266,562 | 2,708,885 | 65,046 | 66,463 | 9.31 | 8.46 | 34,846 | 40,758 | 325 | 345 | 109 | 120 | 102 | 91 | 117 | 106 | May |
| June | 23,300 | 25,476 | 2,451,470 | 3,053,501 | 69,449 | 71,019 | 9.50 | 8.34 | 35,299 | 42,996 | 335 | 359 | 109 | 125 | 102 | 88 | 122 | 107 | June |
| July | 20,914 | 23,955 | 2,249,299 | 2,867,380 | 63,544 | 63,338 | 9.30 | 8.35 | 35,398 | 45,271 | 329 | 378 | 115 | 127 | 100 | 90 | 128 | 115 | July |
| August | 17,998 | 19,915 | 1,956,119 | 2,434,107 | 52,059 | 52,457 | 9.20 | 8.18 | 37,575 | 46,402 | 346 | 380 | 111 | 124 | 101 | 89 | 123 | 110 | August |
| September | 19,712 | 22,638 | 2,137,079 | 2,768,250 | 59,850 | 63,689 | 9.22 | 8.18 | 35,707 | 43,465 | 329 | 355 | 115 | 130 | 106 | 89 | 122 | 108 | September |
| October | 25,461 | 26,744 | 2,649,823 | 3,105,437 | 75,960 | 75,911 | 9.61 | 8.61 | 34,884 | 40,909 | 335 | 352 | 105 | 117 | 100 | 90 | 117 | 105 | October |
| November | 25,404 | 28,020 | 2,721,997 | 3,335,078 | 73,915 | 73,235 | 9.33 | 8.40 | 36,826 | 45,539 | 344 | 383 | 110 | 123 | 99 | 90 | 124 | 111 | November |
| December | 27,024 | | 2,873,553 | | 67,495 | | 9.40 | | 42,574 | | 400 | | | | | | | | December |
| **Year total** | $262,934 | | $27,898,376 | | 774,417 | | $ 9.42 | | $36,025 | | $340 | | | | | | | | **Year total** |
| **Year to date** | $235,910 | $256,104 | $25,024,823 | $29,974,920 | 706,922 | 710,254 | $ 9.43 | $ 8.54 | $35,400 | $42,203 | $334 | $361 | 109% | 120% | 100% | 91% | 119% | 108% | **Year to date** |
| Group 1—Month | $ 19,508 | $ 20,768 | $ 2,044,069 | $ 2,326,685 | 57,027 | 55,178 | $ 9.54 | $ 8.93 | $35,844 | $42,167 | $342 | $376 | 106% | 114% | 97% | 94% | 118% | 110% | Group 1—Month |
| Year to date | $177,296 | $189,204 | $18,542,670 | $21,106,477 | 536,323 | 533,402 | $ 9.56 | $ 8.96 | $34,574 | $39,570 | $331 | $355 | 107% | 114% | 99% | 94% | 114% | 107% | Year to date |
| Group 2—Month | $ 4,481 | $ 4,950 | $ 501,488 | $ 673,638 | 12,069 | 12,741 | $ 8.94 | $ 7.35 | $41,552 | $52,872 | $371 | $389 | 110% | 134% | 106% | 82% | 127% | 105% | Group 2—Month |
| Year to date | $ 43,987 | $ 48,008 | $ 4,838,223 | $ 6,087,843 | 121,396 | 124,121 | $ 9.09 | $ 7.89 | $39,855 | $49,048 | $362 | $387 | 109% | 126% | 102% | 87% | 123% | 107% | Year to date |
| Group 3—Month | $ 1,415 | $ 2,302 | $ 176,440 | $ 334,755 | 4,819 | 5,316 | $ 8.02 | $ 6.88 | $36,613 | $62,971 | $294 | $433 | 163% | 190% | 110% | 86% | 172% | 147% | Group 3—Month |
| Year to date | $ 14,627 | $ 18,892 | $ 1,643,930 | $ 2,780,600 | 49,203 | 52,731 | $ 8.90 | $ 6.79 | $33,411 | $52,732 | $297 | $358 | 129% | 169% | 107% | 76% | 158% | 121% | Year to date |

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Printed in U.S.A.

I/R Code 47.40

December 1981

A6225-1
2/24/82

# *Monthly Survey of* LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

**This survey gives:**

**Monthly totals** for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

**Ordinary sales** results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

## Comparisons with Previous Year

| | FACE AMOUNT | | NUMBER OF POLICIES | | ANNUALIZED PREMIUM | |
|---|---|---|---|---|---|---|
| | Current month | Year to date | Current month | Year to date | Current month | Year to date |
| **UNITED STATES** | | | | | | |
| Ordinary | 119% | 117% | 97% | 102% | 102% | 109% |
| Group | 259% | 192% | — | — | — | — |
| Industrial | 70% | 57% | — | — | — | — |
| **CANADA** | | | | | | |
| Ordinary | 134% | 121% | 112% | 103% | 121% | 110% |
| Group | 101% | 109% | — | — | — | — |

The industry totals are estimates based on monthly reports from: 166 companies operating in the United States representing 68 percent of the 1979 new ordinary volume sold in that country, 63 percent of the number of new ordinary policies, 80 percent of the volume of new or amended group contracts, and 30 percent of the new industrial volume; 46 companies operating in Canada representing 83 percent of the 1979 new ordinary volume, 82 percent of the number of new ordinary policies, and 79 percent of the volume of new or amended group contracts.

The 146 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 67 percent of the 1979 United States ordinary volume and 61 percent of the ordinary policies sold; the 41 companies operating in Canada represent 77 percent of the 1979 Canadian ordinary volume and 75 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

**UNITED STATES**

**Ordinary companies or departments**

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (27)
Group 4—$1 billion to $2 billion (25)
Group 5—$500 million to $1 billion (18)
Group 6—Less than $500 million (22)

**Home service companies or departments**

Group 7—$25 billion or more (2)
Group 8—$5 billion to $25 billion (4)
Group 9—Less than $5 billion (16)

**Canada**

Group 1—$2 billion or more (14)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (13)

# Industry Sales

## ORDINARY

### Face Amount (in millions)

| | 1980 | 1981 | 1981/1980 |
|---|---|---|---|
| January | $ 25,058 | $ 27,468 | 110% |
| February | 26,838 | 30,352 | 113 |
| March | 30,459 | 36,537 | 120 |
| April | 31,618 | 37,055 | 117 |
| May | 30,764 | 34,282 | 111 |
| June | 31,217 | 38,445 | 123 |
| July | 30,373 | 35,776 | 118 |
| August | 29,348 | 34,420 | 117 |
| September | 30,635 | 36,190 | 118 |
| October | 34,215 | 38,379 | 112 |
| November | 30,751 | 37,546 | 122 |
| December | 39,837 | 47,598 | 119 |
| **Year total** | $371,113 | $434,048 | 117% |
| **Year to date** | | | |

### Number of Policies (in thousands)

| | 1980 | 1981 | 1981/1980 |
|---|---|---|---|
| January | 987 | 984 | 100% |
| February | 1,107 | 1,145 | 103 |
| March | 1,229 | 1,379 | 112 |
| April | 1,201 | 1,267 | 105 |
| May | 1,168 | 1,166 | 100 |
| June | 1,190 | 1,261 | 106 |
| July | 1,142 | 1,124 | 98 |
| August | 1,133 | 1,147 | 101 |
| September | 1,176 | 1,163 | 99 |
| October | 1,291 | 1,243 | 96 |
| November | 1,126 | 1,194 | 106 |
| December | 1,249 | 1,215 | 97 |
| **Year total** | 13,999 | 14,288 | 102% |
| **Year to date** | | | |

### Face Amount by State (in thousands)

| | Month | Year to date | 1981/1980 Month | 1981/1980 Year to date |
|---|---|---|---|---|
| Alabama | $ 780,856 | $8,052,494 | 116% | 119% |
| Alaska | 83,235 | 817,373 | 104 | 107 |
| Arizona | 617,314 | 5,767,631 | 118 | 120 |
| Arkansas | 423,265 | 3,677,385 | 141 | 123 |
| California | 5,696,876 | 50,443,697 | 121 | 120 |
| Colorado | 1,073,836 | 7,951,672 | 128 | 119 |
| Connecticut | 811,668 | 6,740,802 | 131 | 120 |
| Delaware | 115,674 | 1,134,481 | 99 | 112 |
| D.C. | 143,941 | 1,248,860 | 116 | 103 |
| Florida | 2,356,285 | 20,883,248 | 117 | 120 |
| Georgia | 1,359,099 | 12,643,084 | 121 | 118 |
| Hawaii | 257,595 | 2,338,431 | 116 | 115 |
| Idaho | 268,349 | 1,989,131 | 129 | 125 |
| Illinois | 2,410,313 | 21,816,609 | 116 | 113 |
| Indiana | 938,570 | 9,668,351 | 110 | 116 |
| Iowa | 606,354 | 5,923,186 | 114 | 116 |
| Kansas | 625,608 | 5,208,664 | 132 | 119 |
| Kentucky | 529,887 | 5,259,844 | 123 | 115 |
| Louisiana | 1,188,969 | 10,576,645 | 132 | 126 |
| Maine | 163,366 | 1,495,085 | 121 | 113 |
| Maryland | 839,732 | 8,034,811 | 119 | 118 |
| Massachusetts | 1,069,593 | 9,388,062 | 115 | 115 |
| Michigan | 1,216,104 | 11,643,485 | 106 | 110 |
| Minnesota | 798,707 | 7,265,408 | 113 | 111 |
| Mississippi | 441,671 | 4,307,329 | 110 | 122 |
| Missouri | 992,809 | 8,525,906 | 125 | 116 |
| Montana | $ 122,322 | $ 1,315,463 | 82% | 105% |
| Nebraska | 403,165 | 3,875,825 | 122 | 121 |
| Nevada | 202,230 | 1,683,066 | 135 | 118 |
| New Hampshire | 176,887 | 1,659,015 | 114 | 114 |
| New Jersey | 1,490,254 | 13,989,323 | 111 | 111 |
| New Mexico | 278,816 | 2,364,049 | 128 | 118 |
| New York | 2,995,756 | 27,409,730 | 125 | 114 |
| North Carolina | 1,054,168 | 10,699,270 | 118 | 116 |
| North Dakota | 195,434 | 1,618,382 | 133 | 116 |
| Ohio | 2,012,367 | 18,584,819 | 127 | 115 |
| Oklahoma | 743,235 | 7,162,677 | 105 | 122 |
| Oregon | 482,901 | 4,247,780 | 125 | 116 |
| Pennsylvania | 1,822,289 | 17,781,063 | 110 | 107 |
| Rhode Island | 196,058 | 1,980,286 | 108 | 117 |
| South Carolina | 529,009 | 5,787,924 | 95 | 112 |
| South Dakota | 180,423 | 1,536,409 | 115 | 115 |
| Tennessee | 918,462 | 8,481,693 | 120 | 116 |
| Texas | 4,261,448 | 37,012,411 | 127 | 125 |
| Utah | 543,161 | 4,532,096 | 151 | 137 |
| Vermont | 112,901 | 782,073 | 163 | 109 |
| Virginia | 1,099,116 | 10,824,331 | 118 | 119 |
| Washington | 837,747 | 7,337,470 | 123 | 117 |
| West Virginia | 207,871 | 2,233,678 | 101 | 108 |
| Wisconsin | 811,150 | 7,396,196 | 110 | 112 |
| Wyoming | 110,805 | 950,373 | 125 | 110 |
| U.S. TOTAL | $47,597,651 | $434,047,076 | 119% | 117% |

## GROUP

### Face Amount (in millions)

| | 1980 | 1981 | 1981/1980 |
|---|---|---|---|
| January | $ 13,345 | $ 13,596 | 102% |
| February | 10,483 | 12,462 | 119 |
| March | 15,320 | 15,589 | 102 |
| April | 10,099 | 11,010 | 109 |
| May | 9,602 | 12,837 | 134 |
| June | 14,932 | 57,713* | 387 |
| July | 12,172 | 16,670 | 137 |
| August | 15,023 | 17,043 | 113 |
| September | 14,146 | 16,846 | 119 |
| October | 12,156 | 58,239** | 479 |
| November | 12,265 | 15,973 | 130 |
| December | 30,641 | 79,285*** | 259 |
| **Year total** | $170,184 | $327,263 | 192% |
| **Year to date** | | | |

## INDUSTRIAL

### Face Amount (in millions)

| | 1980 | 1981 | 1981/1980 |
|---|---|---|---|
| January | $ 293 | $ 157 | 54% |
| February | 324 | 154 | 47 |
| March | 354 | 219 | 62 |
| April | 346 | 189 | 55 |
| May | 291 | 202 | 69 |
| June | 276 | 133 | 48 |
| July | 257 | 133 | 52 |
| August | 273 | 131 | 48 |
| September | 274 | 128 | 47 |
| October | 218 | 183 | 84 |
| November | 196 | 109 | 56 |
| December | 173 | 121 | 70 |
| **Year total** | $3,275 | $1,859 | 57% |
| **Year to date** | | | |

*Includes $40,000 million FEGLI ***Includes $45,626 million SGLI
**Includes $44,400 million FEGLI

# UNITED STATES

## Ordinary Sales Results of 146 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1981/1980 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 227,503 | $ 242,415 | $ 16,875,280 | $ 18,499,764 | 609,435 | 606,807 | $13.48 | $13.10 | $27,690 | $30,487 | $373 | $399 | 107% | 110% | 100% | 97% | 110% | 107% | January |
| February | 232,927 | 252,466 | 17,980,662 | 20,420,124 | 677,666 | 700,259 | 12.95 | 12.36 | 26,533 | 29,161 | 344 | 361 | 108 | 114 | 103 | 95 | 110 | 105 | February |
| March | 264,965 | 302,041 | 20,381,905 | 24,599,866 | 748,439 | 844,583 | 13.00 | 12.28 | 27,233 | 29,127 | 354 | 358 | 114 | 121 | 113 | 94 | 107 | 101 | March |
| April | 262,296 | 300,253 | 21,156,140 | 25,028,758 | 734,798 | 781,540 | 12.40 | 12.00 | 28,792 | 32,025 | 357 | 384 | 114 | 118 | 106 | 97 | 111 | 108 | April |
| May | 254,766 | 278,529 | 20,558,531 | 23,025,557 | 720,122 | 714,174 | 12.39 | 12.10 | 28,549 | 32,241 | 354 | 390 | 109 | 112 | 99 | 98 | 113 | 110 | May |
| June | 266,197 | 310,209 | 20,847,993 | 25,743,267 | 732,662 | 770,034 | 12.77 | 12.05 | 28,455 | 33,431 | 363 | 403 | 117 | 123 | 105 | 94 | 117 | 111 | June |
| July | 259,592 | 284,233 | 20,291,956 | 23,909,752 | 705,776 | 691,449 | 12.79 | 11.89 | 28,751 | 34,579 | 368 | 411 | 109 | 118 | 98 | 93 | 120 | 112 | July |
| August | 248,132 | 271,493 | 19,629,334 | 23,026,171 | 701,690 | 700,086 | 12.64 | 11.79 | 27,974 | 32,890 | 354 | 388 | 109 | 117 | 100 | 93 | 118 | 110 | August |
| September | 261,072 | 278,781 | 20,518,227 | 24,222,416 | 727,722 | 713,487 | 12.72 | 11.51 | 28,195 | 33,949 | 359 | 391 | 107 | 118 | 98 | 90 | 120 | 109 | September |
| October | 280,811 | 290,953 | 22,832,638 | 25,717,858 | 780,016 | 747,467 | 12.30 | 11.31 | 29,272 | 34,407 | 360 | 389 | 104 | 113 | 96 | 92 | 118 | 108 | October |
| November | 257,535 | 276,160 | 20,611,219 | 25,215,919 | 688,606 | 715,419 | 12.49 | 10.95 | 29,932 | 35,246 | 374 | 386 | 107 | 122 | 104 | 88 | 118 | 103 | November |
| December | 344,275 | 351,868 | 26,592,675 | 32,115,764 | 763,071 | 751,357 | 12.95 | 10.96 | 34,850 | 42,744 | 451 | 468 | 102 | 121 | 98 | 85 | 123 | 104 | December |
| **Year total** | $3,160,071 | $3,439,401 | $248,276,560 | $291,525,216 | 8,590,003 | 8,736,662 | $12.73 | $11.80 | $28,903 | $33,368 | $368 | $394 | 109% | 117% | 102% | 93% | 115% | 107% | **Year total** |
| **Year to date** | | | | | | | | | | | | | | | | | | | **Year to date** |

### 124 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 289,420 | $ 290,496 | $ 22,803,628 | $ 28,161,168 | 497,586 | 484,321 | $12.69 | $10.32 | $45,829 | $58,146 | $582 | $600 | 100% | 123% | 97% | 81% | 127% | 103% | **Month** |
| **Year to date** | $2,544,410 | $2,714,448 | $203,378,411 | $243,867,908 | 5,263,143 | 5,167,341 | $12.51 | $11.13 | $38,642 | $47,194 | $483 | $525 | 107% | 120% | 98% | 89% | 122% | 109% | **Year to date** |
| Group 1—Month | $ 178,635 | $ 176,929 | $ 13,613,563 | $ 16,588,516 | 311,052 | 301,327 | $13.12 | $10.67 | $43,766 | $55,052 | $574 | $587 | 99% | 122% | 97% | 81% | 126% | 102% | Group 1—Month |
| Year to date | $1,605,807 | $1,690,437 | $124,390,589 | $147,357,338 | 3,345,697 | 3,257,641 | $12.91 | $11.47 | $37,179 | $45,234 | $480 | $519 | 105% | 118% | 97% | 89% | 122% | 108% | Year to date |
| Group 2—Month | $ 57,433 | $ 56,288 | $ 4,380,487 | $ 4,840,079 | 82,809 | 77,087 | $13.11 | $11.63 | $52,899 | $62,787 | $694 | $730 | 98% | 110% | 93% | 89% | 119% | 105% | Group 2—Month |
| Year to date | $ 488,659 | $ 514,426 | $ 37 689,453 | $ 42,081,438 | 850,180 | 814,839 | $12.97 | $12.22 | $44,331 | $51,644 | $575 | $631 | 105% | 112% | 96% | 94% | 116% | 110% | Year to date |
| Group 3—Month | $ 29,788 | $ 33,898 | $ 2,627,054 | $ 4,005,936 | 53,084 | 55,707 | $11.34 | $ 8.46 | $49,489 | $71,911 | $561 | $609 | 114% | 152% | 105% | 75% | 145% | 109% | Group 3—Month |
| Year to date | $ 245,110 | $ 285,180 | $ 21,359,771 | $ 30,115,088 | 565,568 | 574,488 | $11.48 | $ 9.47 | $37,767 | $52,421 | $433 | $496 | 116% | 141% | 102% | 82% | 139% | 115% | Year to date |
| Group 4—Month | $ 15,877 | $ 15,620 | $ 1,356,033 | $ 1,750,982 | 26,819 | 27,273 | $11.71 | $ 8.92 | $50,562 | $64,202 | $592 | $573 | 98% | 129% | 102% | 76% | 127% | 97% | Group 4—Month |
| Year to date | $ 134,931 | $ 147,187 | $ 12,795,482 | $ 15,132,811 | 283,499 | 283,557 | $10.55 | $ 9.73 | $45,134 | $53,368 | $476 | $519 | 109% | 118% | 100% | 92% | 118% | 109% | Year to date |
| Group 5—Month | $ 4,645 | $ 4,990 | $ 483,581 | $ 573,600 | 13,250 | 14,314 | $ 9.61 | $ 8.70 | $36,497 | $40,073 | $351 | $349 | 107% | 119% | 108% | 91% | 110% | 99% | Group 5—Month |
| Year to date | $ 41,910 | $ 48,606 | $ 4,120,960 | $ 5,470,037 | 132,388 | 149,644 | $10.17 | $ 8.89 | $31,128 | $36,554 | $317 | $325 | 116% | 133% | 113% | 87% | 117% | 103% | Year to date |
| Group 6—Month | $ 3,042 | $ 2,771 | $ 342,910 | $ 402,055 | 10,572 | 8,613 | $ 8.87 | $ 6.89 | $32,436 | $46,680 | $288 | $322 | 91% | 117% | 81% | 78% | 144% | 112% | Group 6—Month |
| Year to date | $ 27,993 | $ 28,612 | $ 3,022,156 | $ 3,711,196 | 85,811 | 87,172 | $ 9.26 | $ 7.71 | $35,219 | $42,573 | $326 | $328 | 102% | 123% | 102% | 83% | 121% | 101% | Year to date |

### 22 Home Service Companies and Departments *

#### Excluding weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 50,960 | $ 58,888 | $ 3,703,391 | $ 3,898,634 | 229,730 | 243,255 | $13.76 | $15.10 | $16,121 | $16 027 | $222 | $242 | 116% | 105% | 106% | 110% | 99% | 109% | **Month** |
| **Year to date** | $ 585,222 | $ 688,522 | $ 44,006,626 | $ 46,812,218 | 2,999,511 | 3,207,877 | $13.30 | $14.71 | $14,671 | $14,593 | $195 | $215 | 118% | 106% | 107% | 111% | 99% | 110% | **Year to date** |
| Group 7—Month | $ 29,600 | $ 36,275 | $ 2,382,896 | $ 2,377,128 | 104,092 | 107,481 | $12.42 | $15.26 | $22,892 | $22,117 | $284 | $338 | 123% | 100% | 103% | 123% | 97% | 119% | Group 7—Month |
| Year to date | $ 325,742 | $ 389,017 | $ 27,595,935 | $ 27,856,455 | 1,262,741 | 1,329,926 | $11.80 | $13.97 | $21,854 | $20,946 | $258 | $293 | 119% | 101% | 105% | 118% | 96% | 114% | Year to date |
| Group 8—Month | $ 10.994 | $ 11,834 | $ 618,623 | $ 757,914 | 58,064 | 67,236 | $17.77 | $15.61 | $10,654 | $11,272 | $189 | $176 | 108% | 123% | 116% | 88% | 106% | 93% | Group 8—Month |
| Year to date | $ 132,948 | $ 154,603 | $ 7,947,126 | $ 9,767,670 | 837,645 | 919,091 | $16.73 | $15.83 | $ 9,487 | $10,628 | $159 | $168 | 116% | 123% | 110% | 95% | 112% | 106% | Year to date |
| Group 9—Month | $ 10,366 | $ 10,779 | $ 701,872 | $ 763,592 | 67,574 | 68,538 | $14.77 | $14.12 | $10,387 | $11,141 | $153 | $157 | 104% | 109% | 101% | 96% | 107% | 103% | Group 9—Month |
| Year to date | $ 126,532 | $ 144,902 | $ 8,463,565 | $ 9,188,093 | 899,125 | 958,860 | $14.95 | $15.77 | $ 9,413 | $ 9,582 | $141 | $151 | 115% | 109% | 107% | 105% | 102% | 107% | Year to date |

#### Weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Month** | $ 3,895 | $ 2,484 | $ 85,656 | $ 55,962 | 35,755 | 23,781 | $45.47 | $44.39 | $ 2,396 | $ 2,353 | $109 | $104 | 64% | 65% | 67% | 98% | 98% | 95% | **Month** |
| **Year to date** | $ 30,439 | $ 36,431 | $ 891,523 | $ 845,090 | 327,349 | 361,444 | $34.14 | $43.11 | $ 2,723 | $ 2,338 | $ 93 | $101 | 120% | 95% | 110% | 126% | 86% | 109% | **Year to date** |

*Group 8 and WPO include one company's 1980 year-to-date correction

# CANADA

## Industry Sales

### ORDINARY

| | Face Amount (in thousands) | | | Number of Policies | | |
|---|---|---|---|---|---|---|
| | 1980 | 1981 | 1981/1980 | 1980 | 1981 | 1981/1980 |
| January | $ 2,436,473 | $ 2,532,973 | 104% | 68,160 | 64,204 | 94% |
| February | 2,819,554 | 3,170,041 | 112 | 86,975 | 86,092 | 99 |
| March | 3,145,401 | 3,592,332 | 114 | 90,804 | 98,353 | 108 |
| April | 3,115,136 | 3,691,676 | 119 | 92,069 | 92,304 | 100 |
| May | 3,061,616 | 3,614,743 | 118 | 89,813 | 91,623 | 102 |
| June | 3,239,525 | 4,072,517 | 126 | 94,302 | 98,289 | 104 |
| July | 2,996,466 | 3,824,829 | 128 | 87,109 | 88,312 | 101 |
| August | 2,631,786 | 3,229,466 | 123 | 72,363 | 73,391 | 101 |
| September | 2,885,429 | 3,769,675 | 131 | 83,755 | 92,361 | 110 |
| October | 3,547,925 | 4,191,196 | 118 | 104,301 | 106,669 | 102 |
| November | 3,649,922 | 4,457,243 | 122 | 102,154 | 104,013 | 102 |
| December | 3,729,927 | 5,009,512 | 134 | 90,501 | 101,434 | 112 |
| **Year total** | $37,259,160 | $45,156,603 | 121% | 1,062,306 | 1,097,045 | 103% |
| **Year to date** | | | | | | |

### Face Amount by Province (in thousands)

| | Month | Year to date | 1981/1980 Month | 1981/1980 Year to date |
|---|---|---|---|---|
| Alberta | $ 724,975 | $ 5,875,050 | 147% | 131% |
| British Columbia | 577,039 | 5,215,606 | 129 | 126 |
| Manitoba | 202,171 | 1,676,031 | 147 | 118 |
| New Brunswick | 94,680 | 840,310 | 130 | 108 |
| Newfoundland | 62,794 | 517,272 | 155 | 138 |
| Nova Scotia | 98,464 | 930,252 | 134 | 111 |
| Ontario | 1,699,167 | 14,774,039 | 134 | 120 |
| Prince Edward Is. | 15,804 | 154,427 | 152 | 133 |
| Quebec | 1,374,701 | 13,835,002 | 127 | 119 |
| Saskatchewan | 159,717 | 1,338,614 | 145 | 121 |
| Canada total | $5,009,512 | $45,156,603 | 134% | 121% |

### GROUP

| | Face Amount (in thousands) | | |
|---|---|---|---|
| | 1980 | 1981 | 1981/1980 |
| January | $ 1,130,678 | $ 1,273,432 | 113% |
| February | 1,429,436 | 2,672,926 | 187 |
| March | 2,029,081 | 2,210,724 | 109 |
| April | 1,603,988 | 1,464,208 | 91 |
| May | 904,290 | 1,421,568 | 157 |
| June | 2,318,719 | 2,240,971 | 97 |
| July | 1,689,295 | 1,493,753 | 88 |
| August | 2,153,086 | 1,602,991 | 74 |
| September | 2,110,371 | 2,413,293 | 114 |
| October | 1,667,875 | 1,737,773 | 104 |
| November | 1,719,377 | 2,158,007 | 126 |
| December | 3,511,262 | 3,529,014 | 101 |
| **Year total** | $22,267,458 | $24,218,660 | 109% |
| **Year to date** | | | |

## Ordinary Sales Results of 41 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1981/1980 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | 1980 | 1981 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 17,226 | $ 17,013 | $ 1,815,115 | $ 1,858,903 | 50,046 | 45,516 | $ 9.49 | $ 9.15 | $36,269 | $40,841 | $344 | $374 | 99% | 102% | 91% | 96% | 113% | 105% | January |
| February | 20,486 | 21,327 | 2,108,901 | 2,390,755 | 64,054 | 63,097 | 9.71 | 8.92 | 32,924 | 37,890 | 320 | 338 | 104 | 113 | 99 | 92 | 115 | 106 | February |
| March | 22,860 | 24,187 | 2,359,698 | 2,648,388 | 66,448 | 67,437 | 9.69 | 9.13 | 35,512 | 39,272 | 344 | 359 | 106 | 112 | 101 | 94 | 111 | 104 | March |
| April | 21,440 | 23,921 | 2,308,760 | 2,804,236 | 66,551 | 68,092 | 9.29 | 8.53 | 34,692 | 41,183 | 322 | 351 | 112 | 121 | 102 | 92 | 119 | 109 | April |
| May | 21,109 | 22,908 | 2,266,562 | 2,708,885 | 65,046 | 66,463 | 9.31 | 8.46 | 34,846 | 40,758 | 325 | 345 | 109 | 120 | 102 | 91 | 117 | 106 | May |
| June | 23,300 | 25,476 | 2,451,470 | 3,053,501 | 69,449 | 71,019 | 9.50 | 8.34 | 35,299 | 42,996 | 335 | 359 | 109 | 125 | 102 | 88 | 122 | 107 | June |
| July | 20,914 | 23,955 | 2,249,299 | 2,867,380 | 63,544 | 63,338 | 9.30 | 8.35 | 35,398 | 45,271 | 329 | 378 | 115 | 127 | 100 | 90 | 128 | 115 | July |
| August | 17,998 | 19,915 | 1,956,119 | 2,434,107 | 52,059 | 52,457 | 9.20 | 8.18 | 37,575 | 46,402 | 346 | 380 | 111 | 124 | 101 | 89 | 123 | 110 | August |
| September | 19,712 | 22,638 | 2,137,079 | 2,768,250 | 59,850 | 63,689 | 9.22 | 8.18 | 35,707 | 43,465 | 329 | 355 | 115 | 130 | 106 | 89 | 122 | 108 | September |
| October | 25,461 | 26,744 | 2,649,823 | 3,105,437 | 75,960 | 75,911 | 9.61 | 8.61 | 34,884 | 40,909 | 335 | 352 | 105 | 117 | 100 | 90 | 117 | 105 | October |
| November | 25,404 | 28,020 | 2,721,997 | 3,335,078 | 73,915 | 73,235 | 9.33 | 8.40 | 36,826 | 45,539 | 344 | 383 | 110 | 123 | 99 | 90 | 124 | 111 | November |
| December | 27,024 | 32,767 | 2,873,553 | 3,828,768 | 67,495 | 73,205 | 9.40 | 8.56 | 42,574 | 52,302 | 400 | 448 | 121 | 133 | 108 | 91 | 123 | 112 | December |
| **Year total** | $262,934 | $288,871 | $27,898,376 | $33,803,688 | 774,417 | 783,459 | $ 9.42 | $ 8.55 | $36,025 | $43,147 | $340 | $369 | 110% | 121% | 101% | 91% | 120% | 109% | **Year total** |
| **Year to date** | | | | | | | | | | | | | | | | | | | **Year to date** |
| Group 1—Month | $ 20,620 | $ 23,818 | $ 2,147,079 | $ 2,634,475 | 50,889 | 54,352 | $ 9.60 | $ 9.04 | $42,191 | $48,471 | $405 | $438 | 116% | 123% | 107% | 94% | 115% | 108% | Group 1—Month |
| Year to date | $197,916 | $213,022 | $20,689,749 | $23,740,952 | 587,212 | 587,754 | $ 9.57 | $ 8.97 | $35,234 | $40,393 | $337 | $362 | 108% | 115% | 100% | 94% | 115% | 107% | Year to date |
| Group 2—Month | $ 4,772 | $ 6,541 | $ 532,591 | $ 839,191 | 11,546 | 13,144 | $ 8.96 | $ 7.79 | $46,128 | $63,846 | $413 | $498 | 137% | 158% | 114% | 87% | 138% | 121% | Group 2—Month |
| Year to date | $ 48,759 | $ 54,549 | $ 5,370,814 | $ 6,927,034 | 132,942 | 137,265 | $ 9.08 | $ 7.87 | $40,400 | $50,465 | $367 | $397 | 112% | 129% | 103% | 87% | 125% | 108% | Year to date |
| Group 3—Month | $ 1,632 | $ 2,408 | $ 193,883 | $ 355,102 | 5,060 | 5,709 | $ 8.42 | $ 6.78 | $38,317 | $62,200 | $323 | $422 | 148% | 183% | 113% | 81% | 162% | 131% | Group 3—Month |
| Year to date | $ 16,259 | $ 21,300 | $ 1,837,813 | $ 3,135,702 | 54,263 | 58,440 | $ 8.85 | $ 6.79 | $33,869 | $53,657 | $300 | $364 | 131% | 171% | 108% | 77% | 158% | 121% | Year to date |

Life Insurance Marketing and Research Association, Inc., P.O. Box 208, Hartford, Connecticut 06141





Printed in U.S.A.

A6225-1 5/19/82

I/R Code 47.40

January/February 1982

*Supplement to Monthly Survey of*

# LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

## 1982 CONTRIBUTORS

### United States

#### *Ordinary Companies or Departments*

**GROUP I**

Aetna Life & Casualty
Allstate Life (Illinois)
Bankers Life (Iowa)
Connecticut General Life
Connecticut Mutual Life
Equitable Life of the United States
(includes Equitable Variable Life)
Franklin Life
John Hancock Mutual Life
(includes John Hancock Variable Life)
Massachusetts Mutual Life
Metropolitan Life
Mutual Benefit Life
Mutual Of New York
New England Life
New York Life
Northwestern Mutual Life
Penn Mutual
Prudential of America
State Farm Life
Transamerica Occidental Life
(includes Transamerica Assurance)
Travelers

**GROUP II**

American National Insurance
Continental (Illinois)
Crown Life (Canada)
Equitable Life of Iowa
Fidelity Union Life*
General American Life
Guardian Life of America
Home Life (New York)
IDS Life (Minnesota)
Jefferson Standard
Life of Virginia
Lincoln National Life
Manufacturers Life
National Life (Vermont)
Nationwide Life
Northwestern National Life
Phoenix Mutual Life
Provident Life and Accident
Provident Mutual Life of Philadelphia
Southern Farm Bureau Life
Southwestern Life
State Mutual Life of America
(includes SMA Life)
Sun Life of Canada
United of Omaha Life

**GROUP III**

Acacia Group
American-Amicable Life
American Family Life (Wisconsin)
American General Life (Texas)
American General Life of Delaware
(Western)
American United Life
Bankers Life and Casualty (Illinois)
Bankers Life Nebraska
Business Men's Assurance
Cal-Western Life
Central Life (Iowa)
Columbus Mutual Life
Country Life
Fidelity Mutual Life
Great Southern Life
Great-West Life
The Hartford
Indianapolis Life
Kansas City Life
Liberty Life (South Carolina)
Lutheran Mutual Life
Manhattan Life #
Minnesota Mutual Life
North American Life (Canada)
Ohio National Life
Pacific Mutual Life*
Paul Revere Life
Security-Connecticut Life
Union Central Life
Western Life (Minnesota)

**GROUP IV**

American Mutual Life
Anchor National Life
Berkshire Life
Canada Life Companies
Colonial Life of America
Confederation Life
Continental American Life*
Farm Bureau Life (Iowa)*
Federal Home Life*
Guarantee Mutual Life (Nebraska)
Investors Guaranty Life
Jefferson National Life
Lafayette Life
Midland Mutual Life
Midland National Life
Monarch Life (Massachusetts)
Mutual Security Life
Mutual Trust Life
North American Life and Casualty
Pan-American Life
Protective Life*
Reserve Life
Security Mutual Life of New York
Sentry Life (Wisconsin)
Southland Life
Standard (Oregon)#
State Farm Life and Accident
Union Mutual Life
Volunteer State Life

**GROUP V**

American Life of New York
Commercial Union Life of America
E. F. Hutton Life
Farmers and Traders Life
Federated Guaranty Life
First Pyramid Life of America*
Government Personnel Mutual Life
Great American Reserve*
Kansas Farm Life
Lamar Life
Midwestern United
Mutual Service Life
National Guardian Life
National Reserve Life
Occidental Life of North Carolina*
Provident Life
Security Mutual Life (Nebraska)
Shelter Life
Shenandoah Life*
Southern Life
West Coast Life
Western Farm Bureau Life
Western States Life

**GROUP VI**

American General Life of Oklahoma
Argus Life
Assumption Mutual Life
Benefit Trust Life
Boston Mutual Life
Commonwealth Life
Cotton States Life and Health
Dominion Life
Durham Life
Employers Life of Wausau
Florida Farm Bureau Life
Harleysville Life
INA Standard Life
Life of Cincinnati
Lincoln Mutual Life
North Central Life
Old Faithful Life
Pioneer Mutual Life
Rural Security Life*
St. Paul Life
Springfield Life
State Reserve Life
Tennessee Farmers Life
Union Life*

#### *Home Service Companies or Departments*

**GROUP VII**

John Hancock Mutual Life
Prudential Life of America

**GROUP VIII**

American National Insurance
Liberty National Life
National Life and Accident
Western-Southern Life

**GROUP IX**

American General Life of Delaware
(Eastern)
American General Life of Oklahoma
Boston Mutual Life
Commonwealth Life
Commonwealth Life and Accident
Durham Life
Home Beneficial Life
Home Security Life (North Carolina)
Independent Life and Accident*
Liberty Life (South Carolina)
Life and Casualty
Life of Georgia
Lincoln Income Life*
Monumental Life #
North Carolina Mutual Life
Peoples Life (D.C.)
Southern Life
Southland Life
Southwestern General Life**
Sun Life of America**
United Family Life
United of America
Washington National*

### Canada

**GROUP I**

Canada Life
Confederation Life
Crown Life
Great-West Life
Imperial Life of Canada
Industrial Life (Canada)*
La Laurentienne
London Life
Manufacturers Life
Metropolitan Life
Mutual Life of Canada
North American Life (Canada)
Prudential (England)
Prudential of America
Sun Life of Canada
Transamerica Occidental Life
(includes Occidental Life of Canada)

**GROUP II**

Aetna Life & Casualty
Alliance Mutuelle
L'Assurance-Vie Desjardins
Commercial Union (Canada)
Co-Operators Life*
Dominion Life
Equitable Life of Canada
Excelsior Life
Monarch Life (Canada)
National Life of Canada
New York Life
Northern Life of Canada
Royal (Canada)
La Sauvegarde
Zurich Life of Canada

**GROUP III**

Aeterna-Vie
Allstate Life of Canada
Assumption Mutual Life
Fidelity Life (Canada)
Financial Life of Canada
MONY Life of Canada
Norwich Union Life
Paul Revere Life
Pioneer Life (Canada)*
State Farm Life
Travelers #
Travelers Life of Canada
L'Union-Vie

*Company does not contribute premium data
**Company contributes industrial data only
#Company contributes group data only

# Supplement to January 1982 Survey

The total industry sales results published monthly are extremely accurate estimates based on a sample of LIMRA members that are representative of actual industry experience. As a means of corroborating the estimates and also to provide a basis for accurately estimating future sales, actual yearly sales figures are compiled for all the companies in the entire industry as soon as they can be obtained. This supplement, containing the total 1979 sales of all companies in the industry, is published to provide an accurate historical record of actual results for research or other analytical purposes.

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# 1980 FINAL INDUSTRY SALES

## UNITED STATES

ORDINARY
INCLUDING MASS-MARKETED ORDINARY

| | (IN THOUSANDS) | | (IN MILLIONS) | |
|---|---|---|---|---|
| | **Volume** | **Number of Policies** | **Group** | **Industrial** |
| January | $ 26,122,100 | 1,039 | $ 14,144 | $ 325 |
| February | 27,932,271 | 1,165 | 11,646 | 333 |
| March | 31,636,008 | 1,293 | 15,895 | 421 |
| April | 32,825,153 | 1,262 | 10,766 | 378 |
| May | 31,966,607 | 1,228 | 10,348 | 335 |
| June | 32,411,913 | 1,250 | 15,864 | 283 |
| July | 31,549,357 | 1,203 | 13,021 | 281 |
| August | 30,390,903 | 1,194 | 16,090 | 300 |
| September | 31,801,316 | 1,238 | 15,220 | 293 |
| October | 35,453,504 | 1,343 | 12,689 | 268 |
| November | 31,974,374 | 1,196 | 13,063 | 210 |
| December | 41,506,872 | 1,339 | 34,672 | 182 |
| Total | $385,575,378 | 14,750 | $183,418 | $3,609 |

## CANADA

ORDINARY
INCLUDES INDUSTRIAL PRODUCTION

| | (IN THOUSANDS) | | (IN THOUSANDS) |
|---|---|---|---|
| | **Volume** | **Number of Policies** | **Group** |
| January | $ 2,490,302 | 67,981 | $ 1,191,877 |
| February | 2,889,554 | 87,014 | 1,456,317 |
| March | 3,239,028 | 91,054 | 2,119,832 |
| April | 3,201,492 | 92,455 | 1,825,881 |
| May | 3,145,706 | 89,933 | 915,628 |
| June | 3,340,065 | 94,686 | 2,467,594 |
| July | 3,085,361 | 87,313 | 1,813,542 |
| August | 2,699,645 | 72,407 | 2,163,827 |
| September | 2,967,783 | 83,978 | 2,313,740 |
| October | 3,662,887 | 105,170 | 1,567,563 |
| November | 3,764,656 | 102,845 | 1,388,596 |
| December | 3,975,242 | 91,856 | 3,613,466 |
| Total | $38,461,721 | 1,066,692 | $22,837,863 |

# FINAL 1980 UNITED STATES ORDINARY SALES

(IN THOUSANDS)
INCLUDING MASS-MARKETED ORDINARY SALES

| | January | February | March | April | May | June | July | August | September | October | November | December | Year Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Alabama | $ 484,998 | $ 500,454 | $ 597,753 | $ 601,253 | $ 594,250 | $ 565,713 | $ 568,679 | $ 565,365 | $ 622,650 | $ 624,321 | $ 586,945 | $ 701,845 | $ 7,014,226 |
| Alaska | 45,324 | 41,500 | 51,711 | 66,762 | 54,795 | 69,923 | 63,312 | 51,207 | 69,938 | 78,074 | 61,974 | 88,731 | 743,251 |
| Arizona | 328,973 | 338,148 | 383,553 | 404,926 | 377,253 | 425,493 | 407,852 | 402,639 | 424,393 | 443,146 | 385,358 | 530,163 | 4,851,897 |
| Arkansas | 195,100 | 220,571 | 264,022 | 264,219 | 250,602 | 232,960 | 246,052 | 246,017 | 260,479 | 287,001 | 269,868 | 307,980 | 3,044,871 |
| California | 3,090,293 | 3,108,481 | 3,439,885 | 3,858,790 | 3,743,932 | 3,944,493 | 3,706,323 | 3,388,403 | 3,745,143 | 3,992,654 | 3,744,623 | 4,987,407 | 44,750,427 |
| Colorado | 432,110 | 461,498 | 526,163 | 539,725 | 581,548 | 566,657 | 526,860 | 575,092 | 562,960 | 661,247 | 571,834 | 806,909 | 6,812,603 |
| Connecticut | 398,250 | 439,774 | 468,917 | 487,773 | 464,982 | 496,813 | 499,793 | 449,093 | 477,827 | 524,521 | 489,834 | 642,520 | 5,840,097 |
| Delaware | 66,167 | 75,946 | 121,763 | 80,961 | 87,411 | 97,027 | 87,083 | 82,679 | 87,806 | 93,955 | 98,544 | 128,751 | 1,108,093 |
| D. of C. | 104,286 | 96,200 | 100,209 | 113,199 | 122,105 | 126,650 | 107,328 | 99,155 | 108,613 | 120,147 | 107,709 | 129,417 | 1,335,018 |
| Florida | 1,144,885 | 1,214,638 | 1,423,705 | 1,456,071 | 1,482,130 | 1,486,400 | 1,502,943 | 1,408,712 | 1,502,842 | 1,651,392 | 1,507,571 | 2,106,959 | 17,888,248 |
| Georgia | 771,036 | 810,641 | 989,843 | 973,212 | 932,995 | 899,767 | 866,721 | 905,506 | 964,899 | 1,039,289 | 918,857 | 1,175,394 | 11,248,162 |
| Hawaii | 152,909 | 148,715 | 185,645 | 171,176 | 164,793 | 181,782 | 175,175 | 153,199 | 170,211 | 190,819 | 165,604 | 224,190 | 2,084,218 |
| Idaho | 117,673 | 121,587 | 140,530 | 147,620 | 165,452 | 147,134 | 141,694 | 126,893 | 121,739 | 139,060 | 131,362 | 179,254 | 1,679,998 |
| Illinois | 1,399,478 | 1,457,397 | 1,678,471 | 1,702,256 | 1,628,163 | 1,630,827 | 1,560,876 | 1,448,604 | 1,556,598 | 1,763,157 | 1,551,925 | 2,095,117 | 19,472,869 |
| Indiana | 584,063 | 637,146 | 696,194 | 722,026 | 693,958 | 680,929 | 700,740 | 676,061 | 721,624 | 821,911 | 705,328 | 872,860 | 8,512,840 |
| Iowa | 367,577 | 393,319 | 451,617 | 457,358 | 410,577 | 403,003 | 420,649 | 417,331 | 409,513 | 484,087 | 395,943 | 537,556 | 5,148,530 |
| Kansas | 314,488 | 304,693 | 363,227 | 389,342 | 373,015 | 372,352 | 357,604 | 348,863 | 389,886 | 421,568 | 367,161 | 483,347 | 4,485,546 |
| Kentucky | 333,798 | 357,422 | 424,424 | 439,289 | 418,868 | 384,959 | 412,574 | 359,620 | 377,786 | 431,537 | 372,957 | 450,197 | 4,763,431 |
| Louisiana | 536,853 | 620,210 | 749,738 | 802,965 | 704,557 | 718,626 | 760,628 | 701,986 | 768,364 | 846,218 | 733,512 | 944,518 | 8,888,175 |
| Maine | 93,349 | 105,360 | 122,274 | 123,446 | 115,588 | 115,346 | 107,077 | 99,378 | 108,478 | 111,209 | 105,128 | 135,882 | 1,342,515 |
| Maryland | 458,271 | 509,031 | 582,542 | 592,458 | 581,088 | 589,764 | 574,532 | 580,459 | 563,449 | 680,022 | 611,075 | 745,023 | 7,067,714 |
| Massachusetts | 644,596 | 574,084 | 650,094 | 669,980 | 644,510 | 668,222 | 706,424 | 621,626 | 618,838 | 727,675 | 804,378 | 956,180 | 8,286,607 |
| Michigan | 783,133 | 869,591 | 918,310 | 926,040 | 925,835 | 897,802 | 912,696 | 815,975 | 863,069 | 1,005,958 | 929,458 | 1,196,122 | 11,043,989 |
| Minnesota | 487,952 | 506,502 | 545,787 | 573,791 | 538,307 | 554,538 | 598,845 | 544,801 | 533,263 | 588,515 | 546,070 | 738,399 | 6,756,770 |
| Mississippi | 227,264 | 264,611 | 303,516 | 311,641 | 288,231 | 278,341 | 281,960 | 316,881 | 332,587 | 342,469 | 291,569 | 425,020 | 3,664,090 |
| Missouri | 507,643 | 556,489 | 632,162 | 649,385 | 612,825 | 624,986 | 605,611 | 628,691 | 625,098 | 741,253 | 635,106 | 821,589 | 7,640,838 |
| Montana | 107,171 | 101,923 | 107,450 | 111,350 | 105,462 | 103,385 | 96,864 | 97,782 | 104,527 | 120,278 | 104,742 | 141,026 | 1,301,960 |
| Nebraska | 239,037 | 270,534 | 277,613 | 296,255 | 268,072 | 281,112 | 254,139 | 274,863 | 269,897 | 278,778 | 256,721 | 342,328 | 3,309,349 |
| Nevada | 71,066 | 85,734 | 125,952 | 99,010 | 96,508 | 119,578 | 121,235 | 122,078 | 116,457 | 123,387 | 94,401 | 146,134 | 1,321,540 |
| New Hampshire | 103,320 | 104,472 | 119,877 | 133,106 | 132,182 | 129,348 | 128,719 | 114,947 | 125,837 | 147,315 | 124,345 | 158,815 | 1,522,283 |
| New Jersey | 849,596 | 954,633 | 1,051,488 | 1,095,110 | 1,082,316 | 1,069,641 | 1,065,143 | 1,007,594 | 1,035,526 | 1,159,708 | 1,088,184 | 1,393,762 | 12,852,701 |
| New Mexico | 157,935 | 160,617 | 183,287 | 176,771 | 168,905 | 176,322 | 180,439 | 153,304 | 164,269 | 181,200 | 177,993 | 231,028 | 2,112,070 |
| New York | 1,659,680 | 1,809,236 | 2,018,950 | 2,124,132 | 2,107,480 | 2,249,771 | 2,112,827 | 1,939,679 | 1,940,257 | 2,287,819 | 2,190,029 | 2,512,016 | 24,951,876 |
| North Carolina | 668,740 | 693,895 | 810,068 | 792,940 | 765,979 | 790,699 | 760,615 | 765,291 | 830,440 | 904,202 | 775,513 | 925,979 | 9,484,361 |
| North Dakota | 98,600 | 109,756 | 131,520 | 140,664 | 116,305 | 128,345 | 115,173 | 93,598 | 128,408 | 122,415 | 105,416 | 156,299 | 1,446,499 |
| Ohio | 1,224,680 | 1,374,696 | 1,517,773 | 1,557,207 | 1,461,699 | 1,405,449 | 1,385,368 | 1,310,347 | 1,369,756 | 1,535,256 | 1,361,772 | 1,683,816 | 17,187,819 |
| Oklahoma | 396,717 | 432,008 | 474,906 | 478,596 | 512,069 | 490,491 | 484,089 | 545,351 | 480,120 | 586,682 | 525,478 | 769,877 | 6,176,384 |
| Oregon | 246,152 | 286,455 | 332,614 | 348,283 | 344,150 | 388,676 | 305,761 | 312,597 | 321,201 | 324,594 | 304,457 | 417,113 | 3,932,053 |
| Pennsylvania | 1,067,450 | 1,254,473 | 1,393,859 | 1,405,618 | 1,384,281 | 1,400,647 | 1,347,570 | 1,403,102 | 1,430,430 | 1,581,156 | 1,389,115 | 1,702,247 | 16,760,648 |
| Rhode Island | 112,800 | 118,419 | 131,985 | 150,540 | 141,883 | 158,693 | 137,903 | 124,824 | 132,746 | 153,988 | 142,736 | 186,319 | 1,692,836 |
| South Carolina | 336,127 | 383,908 | 471,101 | 456,231 | 437,526 | 454,959 | 422,377 | 449,978 | 505,943 | 502,049 | 439,748 | 596,094 | 5,456,041 |
| South Dakota | 98,003 | 109,779 | 106,581 | 119,917 | 110,073 | 105,720 | 104,645 | 94,484 | 99,154 | 118,099 | 110,676 | 154,357 | 1,331,488 |
| Tennessee | 552,794 | 585,046 | 648,557 | 620,897 | 621,029 | 642,932 | 660,652 | 642,466 | 676,555 | 788,552 | 608,873 | 814,909 | 7,863,262 |
| Texas | 2,044,215 | 2,217,922 | 2,473,638 | 2,583,624 | 2,619,579 | 2,622,530 | 2,512,579 | 2,503,489 | 2,609,762 | 2,979,713 | 2,607,679 | 3,587,576 | 31,362,306 |
| Utah | 212,415 | 204,754 | 253,646 | 270,751 | 295,337 | 261,217 | 286,471 | 268,945 | 286,132 | 273,245 | 263,398 | 349,444 | 3,225,755 |
| Vermont | 46,001 | 50,882 | 59,396 | 59,981 | 58,936 | 52,104 | 53,752 | 48,450 | 52,917 | 75,436 | 63,264 | 71,863 | 692,982 |
| Virginia | 641,336 | 659,442 | 758,547 | 801,820 | 797,392 | 843,999 | 777,397 | 787,551 | 806,690 | 909,040 | 803,602 | 990,844 | 9,577,660 |
| Washington | 419,901 | 477,540 | 561,374 | 615,437 | 553,321 | 602,763 | 536,720 | 513,107 | 502,417 | 577,391 | 539,968 | 716,537 | 6,616,476 |
| West Virginia | 137,222 | 155,505 | 181,504 | 175,117 | 179,161 | 175,350 | 159,995 | 175,799 | 193,418 | 216,336 | 181,076 | 211,931 | 2,142,414 |
| Wisconsin | 499,571 | 521,884 | 549,328 | 600,616 | 580,735 | 523,999 | 565,483 | 570,911 | 557,441 | 614,113 | 553,265 | 747,215 | 6,884,561 |
| Wyoming | 61,102 | 74,750 | 82,939 | 85,516 | 68,457 | 73,676 | 73,410 | 56,128 | 72,963 | 86,547 | 72,230 | 87,313 | 895,031 |
| U.S. Total | $26,122,100 | $27,932,271 | $31,636,008 | $32,825,153 | $31,966,607 | $32,411,913 | $31,549,357 | $30,390,903 | $31,801,316 | $35,458,504 | $31,974,374 | $41,506,872 | $385,575,378 |

# FINAL 1980 CANADIAN ORDINARY SALES

(IN THOUSANDS)

INCLUDES INDUSTRIAL PRODUCTION

| | January | February | March | April | May | June | July | August | September | October | November | December | Year Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Alberta | $ 293,870 | $ 343,563 | $ 378,125 | $ 371,031 | $ 369,905 | $ 408,727 | $ 383,663 | $ 321,222 | $ 346,592 | $ 447,193 | $ 438,251 | $ 546,475 | $ 4,648,617 |
| British Columbia | 309,850 | 330,010 | 378,306 | 366,440 | 348,797 | 397,509 | 343,867 | 322,093 | 353,680 | 416,260 | 434,694 | 524,001 | 4,525,507 |
| Manitoba | 97,936 | 106,368 | 113,406 | 120,662 | 111,111 | 143,189 | 118,015 | 100,517 | 105,757 | 137,658 | 123,853 | 139,869 | 1,418,341 |
| New Brunswick | 50,362 | 60,413 | 70,364 | 74,735 | 67,823 | 67,895 | 63,319 | 51,143 | 60,250 | 76,559 | 77,823 | 77,598 | 798,284 |
| Newfoundland | 20,797 | 26,658 | 27,999 | 27,557 | 37,014 | 32,785 | 32,654 | 25,890 | 26,230 | 39,207 | 40,407 | 41,228 | 378,426 |
| Nova Scotia | 51,901 | 68,237 | 70,262 | 72,189 | 65,586 | 78,531 | 71,173 | 55,397 | 64,886 | 87,811 | 82,338 | 73,585 | 841,896 |
| Ontario | 835,847 | 950,225 | 1,081,072 | 1,073,397 | 1,059,993 | 1,103,415 | 1,045,678 | 886,658 | 956,051 | 1,214,993 | 1,231,473 | 1,336,427 | 12,775,229 |
| Prince Edward Island | 8,090 | 9,026 | 13,502 | 10,130 | 8,778 | 10,476 | 9,953 | 6,421 | 7,398 | 12,275 | 11,929 | 11,003 | 118,981 |
| Quebec | 738,346 | 905,448 | 1,005,592 | 992,852 | 983,449 | 999,195 | 927,177 | 841,188 | 961,688 | 1,121,482 | 1,219,823 | 1,108,750 | 11,804,990 |
| Saskatchewan | 79,437 | 86,113 | 96,548 | 90,286 | 88,201 | 93,564 | 86,238 | 86,450 | 83,397 | 108,046 | 101,713 | 114,118 | 1,114,111 |
| Territories | 3,866 | 3,493 | 3,852 | 2,213 | 5,049 | 4,779 | 3,624 | 2,666 | 1,854 | 1,403 | 2,352 | 2,188 | 37,339 |
| Canada Total | $2,490,302 | $2,889,554 | $3,239,028 | $3,201,492 | $3,145,706 | $3,340,065 | $3,085,361 | $2,699,645 | $2,967,783 | $3,662,887 | $3,764,656 | $3,975,242 | $38,461,721 |

Life Insurance Marketing and Research Association, Inc., P.O. Box 208, Hartford, Connecticut 06141 Printed in U.S.A.

A6225-1

I/R Code 47.40

January and February 1982

*Monthly Survey of*

# LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

**This survey gives:**

**Monthly totals** for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

**Ordinary sales** results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

## Comparisons with Previous Year

| | FACE AMOUNT | | NUMBER OF POLICIES | | ANNUALIZED PREMIUM | |
|---|---|---|---|---|---|---|
| | Current month | Year to date | Current month | Year to date | Current month | Year to date |
| **UNITED STATES** | | | | | | |
| Ordinary | 119% | 119% | 90% | 90% | 98% | 99% |
| Group | 113% | 119% | — | — | — | — |
| Industrial | 78% | 66% | — | — | — | — |
| **CANADA** | | | | | | |
| Ordinary | 133% | 129% | 111% | 109% | 114% | 113% |
| Group | 44% | 92% | — | — | — | — |

The industry totals are estimates based on monthly reports from: 164 companies operating in the United States representing 66 percent of the 1980 new ordinary volume sold in that country, 61 percent of the number of new ordinary policies, 75 percent of the volume of new or amended group contracts, and 45 percent of the new industrial volume; 44 companies operating in Canada representing 80 percent of the 1980 new ordinary volume, 83 percent of the number of new ordinary policies, and 77 percent of the volume of new or amended group contracts.

The 148 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 65 percent of the 1980 United States ordinary volume and 62 percent of the ordinary policies sold; the 40 companies operating in Canada represent 74 percent of the 1980 Canadian ordinary volume and 74 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

**UNITED STATES**

**Ordinary companies or departments**

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (28)
Group 4—$1 billion to $2 billion (24)
Group 5—$500 million to $1 billion (19)
Group 6—Less than $500 million (22)

**Home service companies or departments**

Group 7—$25 billion or more (2)
Group 8—$5 billion to $25 billion (4)
Group 9—Less than $5 billion (17)

**Canada**

Group 1—$2 billion or more (15)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (11)

# Industry Sales

## ORDINARY

| | Face Amount (in millions) | | | Number of Policies (in thousands) | | |
|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1982/1981 | 1981 | 1982 | 1982/1981 |
| January | $ 29,094 | $ 34,503 | 119% | 1,055 | 949 | 90% |
| February | 32,073 | 38,259 | 119 | 1,226 | 1,100 | 90 |
| March | 38,871 | | | 1,482 | | |
| April | 39,581 | | | 1,369 | | |
| May | 36,482 | | | 1,252 | | |
| June | 40,913 | | | 1,361 | | |
| July | 38,118 | | | 1,212 | | |
| August | 36,769 | | | 1,238 | | |
| September | 38,762 | | | 1,258 | | |
| October | 41,267 | | | 1,344 | | |
| November | 40,413 | | | 1,290 | | |
| December | 51,502 | | | 1,331 | | |
| **Year total** | $463,845 | | | 15,418 | | |
| **Year to date** | $ 61,167 | $ 72,762 | 119% | 2,281 | 2,049 | 90% |

### Face Amount by State (in thousands)

| | Month | Year to date | 1982/1981 Month | 1982/1981 Year to date | | Month | Year to date | 1982/1981 Month | 1982/1981 Year to date |
|---|---|---|---|---|---|---|---|---|---|
| Alabama | $ 694,827 | $1,286,059 | 110% | 107% | Montana | $ 130,294 | $ 264,519 | 113% | 122% |
| Alaska | 72,071 | 128,669 | 120 | 123 | Nebraska | 363,484 | 670,335 | 124 | 120 |
| Arizona | 488,191 | 949,731 | 124 | 121 | Nevada | 136,013 | 294,070 | 147 | 168 |
| Arkansas | 381,194 | 711,085 | 153 | 154 | New Hampshire | 144,079 | 267,520 | 127 | 120 |
| California | 4,493,692 | 8,636,516 | 127 | 125 | New Jersey | 1,161,524 | 2,162,804 | 111 | 108 |
| Colorado | 712,773 | 1,339,578 | 129 | 124 | New Mexico | 216,489 | 396,644 | 128 | 118 |
| Connecticut | 611,630 | 1,186,857 | 123 | 126 | New York | 2,171,648 | 4,260,730 | 105 | 105 |
| Delaware | 98,379 | 171,606 | 103 | 105 | North Carolina | 968,443 | 1,783,547 | 118 | 113 |
| D.C. | 119,544 | 223,636 | 143 | 131 | North Dakota | 175,319 | 321,474 | 150 | 142 |
| Florida | 1,871,912 | 3,507,769 | 124 | 122 | Ohio | 1,698,499 | 3,187,282 | 116 | 116 |
| Georgia | 1,223,624 | 2,288,958 | 133 | 132 | Oklahoma | 632,052 | 1,293,793 | 103 | 118 |
| Hawaii | 205,171 | 394,741 | 124 | 124 | Oregon | 418,711 | 809,015 | 122 | 128 |
| Idaho | 189,695 | 360,687 | 133 | 117 | Pennsylvania | 1,475,354 | 2,767,430 | 112 | 112 |
| Illinois | 1,838,729 | 3,486,091 | 114 | 115 | Rhode Island | 148,014 | 297,322 | 109 | 120 |
| Indiana | 790,595 | 1,581,038 | 114 | 117 | South Carolina | 521,744 | 998,562 | 115 | 117 |
| Iowa | 456,572 | 899,830 | 104 | 107 | South Dakota | 144,284 | 257,409 | 113 | 112 |
| Kansas | 443,726 | 866,440 | 123 | 120 | Tennessee | 885,987 | 1,659,012 | 137 | 137 |
| Kentucky | 461,151 | 883,395 | 110 | 113 | Texas | 3,392,308 | 6,324,568 | 129 | 125 |
| Louisiana | 982,640 | 1,750,963 | 130 | 126 | Utah | 441,991 | 809,817 | 157 | 157 |
| Maine | 129,310 | 243,036 | 118 | 122 | Vermont | 76,065 | 147,629 | 166 | 161 |
| Maryland | 653,209 | 1,281,124 | 103 | 111 | Virginia | 888,297 | 1,668,053 | 110 | 110 |
| Massachusetts | 815,623 | 1,662,054 | 118 | 126 | Washington | 716,230 | 1,365,258 | 126 | 125 |
| Michigan | 948,839 | 1,862,336 | 109 | 107 | West Virginia | 165,608 | 307,805 | 100 | 97 |
| Minnesota | 661,984 | 1,249,667 | 107 | 111 | Wisconsin | 652,237 | 1,251,364 | 119 | 118 |
| Mississippi | 371,259 | 681,480 | 120 | 111 | Wyoming | 91,548 | 163,366 | 115 | 112 |
| Missouri | 721,263 | 1,398,835 | 113 | 115 | U.S. TOTAL | $38,258,825 | $ 72,761,509 | 119% | 119% |

## GROUP

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 14,391 | $ 17,999 | 125% |
| February | 13,537 | 15,242 | 113 |
| March | 17,966 | | |
| April | 12,953 | | |
| May | 14,438 | | |
| June | 59,159* | | |
| July | 19,378 | | |
| August | 18,370 | | |
| September | 18,393 | | |
| October | 59,694* | | |
| November | 17,773 | | |
| December | 80,299* | | |
| **Year total** | $346,351 | | |
| **Year to date** | $ 27,928 | $ 33,241 | 119% |

*June and October include $40,000 million and $44,400 million FEGLI respectively; December includes $45,626 million SGLI.

## INDUSTRIAL

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 178 | $ 98 | 55% |
| February | 173 | 135 | 78 |
| March | 255 | | |
| April | 215 | | |
| May | 225 | | |
| June | 152 | | |
| July | 152 | | |
| August | 149 | | |
| September | 144 | | |
| October | 242 | | |
| November | 119 | | |
| December | 132 | | |
| **Year total** | $2,136 | | |
| **Year to date** | $ 351 | $ 233 | 66% |

# UNITED STATES

## Ordinary Sales Results of 148 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1982/1981 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 246,623 | $ 247,729 | $ 18,725,556 | $ 21,966,636 | 639,318 | 573,144 | $13.17 | $11.28 | $29,290 | $38,327 | $386 | $432 | 100% | 117% | 90% | 86% | 131% | 112% | January |
| February | 253,778 | 249,799 | 20,630,147 | 24,387,718 | 732,521 | 680,744 | 12.30 | 10.24 | 28,163 | 35,825 | 346 | 367 | 98 | 118 | 93 | 83 | 127 | 106 | February |
| March | 308,097 | | 24,914,550 | | 887,535 | | 12.37 | | 28,072 | | 347 | | | | | | | | March |
| April | 307,528 | | 25,419,606 | | 821,532 | | 12.10 | | 30,942 | | 374 | | | | | | | | April |
| May | 286,535 | | 23,461,527 | | 751,512 | | 12.21 | | 31,219 | | 381 | | | | | | | | May |
| June | 321,414 | | 26,323,256 | | 821,243 | | 12.21 | | 32,053 | | 391 | | | | | | | | June |
| July | 293,585 | | 24,445,193 | | 730,673 | | 12.01 | | 33,456 | | 402 | | | | | | | | July |
| August | 282,997 | | 23,625,370 | | 746,672 | | 11.98 | | 31,641 | | 379 | | | | | | | | August |
| September | 290,568 | | 24,946,500 | | 755,965 | | 11.65 | | 33,000 | | 384 | | | | | | | | September |
| October | 303,961 | | 26,537,198 | | 790,890 | | 11.45 | | 33,554 | | 384 | | | | | | | | October |
| November | 290,799 | | 26,031,445 | | 769,212 | | 11.17 | | 33,842 | | 378 | | | | | | | | November |
| December | 375,497 | | 33,424,399 | | 804,547 | | 11.23 | | 41,544 | | 467 | | | | | | | | December |
| **Year total** | $3,561,382 | | $298,484,747 | | 9,251,620 | | $11.93 | | $32,263 | | $385 | | | | | | | | **Year total** |
| **Year to date** | $ 500,401 | $ 497,528 | $ 39,355,703 | $ 46,354,354 | 1,371,839 | 1,253,888 | $12.71 | $10.73 | $28,688 | $36,968 | $365 | $397 | 99% | 118% | 91% | 84% | 129% | 109% | **Year to date** |

### 125 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 196,140 | $ 189,783 | $ 16,753,390 | $ 20,432,840 | 409,650 | 369,607 | $11.71 | $ 9.29 | $40,897 | $55,283 | $479 | $513 | 97% | 122% | 90% | 79% | 135% | 107% | **Month** |
| **Year to date** | $ 395,125 | $ 387,768 | $ 32,405,536 | $ 39,374,451 | 775,907 | 696,829 | $12.19 | $ 9.85 | $41,765 | $56,505 | $509 | $556 | 98% | 122% | 90% | 81% | 135% | 109% | **Year to date** |
| Group 1—Month | $ 122,696 | $ 115,059 | $ 10,022,106 | $ 11,969,610 | 260,649 | 229,860 | $12.24 | $ 9.61 | $38,451 | $52,073 | $471 | $501 | 94% | 119% | 88% | 79% | 135% | 106% | Group 1—Month |
| Year to date | $ 250,447 | $ 236,048 | $ 19,593,788 | $ 23,178,795 | 493,728 | 433,788 | $12.78 | $10.18 | $39,685 | $53,433 | $507 | $544 | 94% | 118% | 88% | 80% | 135% | 107% | Year to date |
| Group 2—Month | $ 36,262 | $ 34,688 | $ 2,949,137 | $ 3,272,889 | 63,948 | 56,693 | $12.30 | $10.60 | $46,118 | $57,730 | $567 | $612 | 96% | 111% | 89% | 86% | 125% | 108% | Group 2—Month |
| Year to date | $ 73,017 | $ 74,268 | $ 5,727,389 | $ 6,258,742 | 121,562 | 104,162 | $12.75 | $11.87 | $47,115 | $60,087 | $601 | $713 | 102% | 109% | 86% | 93% | 128% | 119% | Year to date |
| Group 3—Month | $ 20,947 | $ 21,819 | $ 2,110,586 | $ 2,847,861 | 44,102 | 41,963 | $ 9.92 | $ 7.66 | $47,857 | $67,866 | $475 | $520 | 104% | 135% | 95% | 77% | 142% | 109% | Group 3—Month |
| Year to date | $ 39,727 | $ 41,952 | $ 3,901,051 | $ 5,485,974 | 83,376 | 79,944 | $10.18 | $ 7.65 | $46,789 | $68,623 | $476 | $525 | 106% | 141% | 96% | 75% | 147% | 110% | Year to date |
| Group 4—Month | $ 9,977 | $ 10,438 | $ 1,016,298 | $ 1,403,456 | 21,968 | 21,113 | $ 9.82 | $ 7.44 | $46,263 | $66,474 | $454 | $494 | 105% | 138% | 96% | 76% | 144% | 109% | Group 4—Month |
| Year to date | $ 20,271 | $ 19,685 | $ 1,944,782 | $ 2,644,042 | 41,601 | 40,824 | $10.42 | $ 7.45 | $46,748 | $64,767 | $487 | $482 | 97% | 136% | 98% | 71% | 139% | 99% | Year to date |
| Group 5—Month | $ 4,157 | $ 5,575 | $ 440,528 | $ 600,860 | 12,192 | 13,368 | $ 9.44 | $ 9.28 | $36,133 | $44,948 | $341 | $417 | 134% | 136% | 110% | 98% | 124% | 122% | Group 5—Month |
| Year to date | $ 7,733 | $ 11,524 | $ 832,285 | $ 1,175,477 | 22,222 | 25,708 | $ 9.29 | $ 9.80 | $37,453 | $45,724 | $348 | $448 | 149% | 141% | 116% | 105% | 122% | 129% | Year to date |
| Group 6—Month | $ 2,101 | $ 2,204 | $ 214,735 | $ 338,164 | 6,791 | 6,610 | $ 9.78 | $ 6.52 | $31,621 | $51,159 | $309 | $333 | 105% | 157% | 97% | 67% | 162% | 108% | Group 6—Month |
| Year to date | $ 3,930 | $ 4,291 | $ 406,241 | $ 631,421 | 13,418 | 12,403 | $ 9.67 | $ 6.80 | $30,276 | $50,909 | $293 | $346 | 109% | 155% | 92% | 70% | 168% | 118% | Year to date |

### 23 Home Service Companies and Departments *

#### Excluding weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 54,271 | $ 57,332 | $ 3,806,458 | $ 3,904,393 | 289,967 | 287,756 | $14.26 | $14.68 | $13,127 | $13,568 | $187 | $199 | 106% | 103% | 99% | 103% | 103% | 106% | **Month** |
| **Year to date** | $ 98,308 | $ 104,313 | $ 6,807,812 | $ 6,882,417 | 531,622 | 512,351 | $14.44 | $15.16 | $12,806 | $13,433 | $185 | $204 | 106% | 101% | 96% | 105% | 105% | 110% | **Year to date** |
| Group 7—Month | $ 29,210 | $ 28,791 | $ 2,256,252 | $ 2,061,192 | 111,199 | 99,791 | $12.95 | $13.97 | $20,290 | $20,655 | $263 | $289 | 99% | 91% | 90% | 108% | 102% | 110% | Group 7—Month |
| Year to date | $ 51,155 | $ 52,228 | $ 3,929,594 | $ 3,654,778 | 194,537 | 177,771 | $13.02 | $14.29 | $20,200 | $20,559 | $263 | $294 | 102% | 93% | 91% | 110% | 102% | 112% | Year to date |
| Group 8—Month | $ 11,526 | $ 13,213 | $ 714,358 | $ 865,031 | 74,628 | 85,128 | $16.13 | $15.27 | $ 9,572 | $10,162 | $154 | $155 | 115% | 121% | 114% | 95% | 106% | 101% | Group 8—Month |
| Year to date | $ 22,342 | $ 25,132 | $ 1,378,674 | $ 1,562,179 | 143,902 | 149,485 | $16.21 | $16.09 | $ 9,581 | $10,450 | $155 | $168 | 112% | 113% | 104% | 99% | 109% | 108% | Year to date |
| Group 9—Month | $ 13,535 | $ 15,328 | $ 835,848 | $ 978,170 | 104,140 | 102,837 | $16.19 | $15.67 | $ 8,026 | $ 9,512 | $130 | $149 | 113% | 117% | 99% | 97% | 119% | 115% | Group 9—Month |
| Year to date | $ 24,811 | $ 26,953 | $ 1,499,544 | $ 1,665,460 | 193,183 | 185,095 | $16.55 | $16.18 | $ 7,762 | $ 8,998 | $128 | $146 | 109% | 111% | 96% | 98% | 116% | 114% | Year to date |

#### Weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Month** | $ 3,367 | $ 2,684 | $ 70,299 | $ 50,485 | 32,904 | 23,381 | $47.90 | $53.16 | $ 2,136 | $ 2,159 | $102 | $115 | 80% | 72% | 71% | 111% | 101% | 113% | **Month** |
| **Year to date** | $ 6,968 | $ 5,447 | $ 142,355 | $ 97,486 | 64,310 | 44,708 | $48.95 | $55.87 | $ 2,214 | $ 2,181 | $108 | $122 | 78% | 68% | 70% | 114% | 99% | 113% | **Year to date** |

# CANADA

## Industry Sales

### ORDINARY

**Face Amount (in thousands)**

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 2,578,748 | $ 3,204,040 | 124% |
| February | 3,258,714 | 4,326,305 | 133 |
| March | 3,717,855 | | |
| April | 3,823,493 | | |
| May | 3,730,674 | | |
| June | 4,174,144 | | |
| July | 3,924,266 | | |
| August | 3,305,520 | | |
| September | 3,878,656 | | |
| October | 4,332,630 | | |
| November | 4,599,028 | | |
| December | 5,207,327 | | |
| **Year total** | $46,531,055 | | |
| **Year to date** | $ 5,837,462 | $ 7,530,345 | 129% |

**Number of Policies**

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | 63,955 | 67,857 | 106% |
| February | 85,871 | 95,709 | 111 |
| March | 96,776 | | |
| April | 93,146 | | |
| May | 92,392 | | |
| June | 98,630 | | |
| July | 88,063 | | |
| August | 72,855 | | |
| September | 92,274 | | |
| October | 106,604 | | |
| November | 104,238 | | |
| December | 101,969 | | |
| **Year total** | 1,096,773 | | |
| **Year to date** | 149,826 | 163,566 | 109% |

**Face Amount by Province (in thousands)**

| | Month | Year to date | 1982/1981 Month | 1982/1981 Year to date |
|---|---|---|---|---|
| Alberta | $ 539,770 | $ 941,788 | 133% | 131% |
| British Columbia | 546,029 | 990,263 | 136 | 134 |
| Manitoba | 153,166 | 278,152 | 153 | 144 |
| New Brunswick | 84,293 | 147,857 | 129 | 137 |
| Newfoundland | 38,559 | 68,682 | 110 | 110 |
| Nova Scotia | 86,010 | 142,656 | 124 | 120 |
| Ontario | 1,419,754 | 2,424,084 | 133 | 129 |
| Prince Edward Is. | 16,235 | 25,985 | 171 | 143 |
| Quebec | 1,311,105 | 2,287,848 | 128 | 123 |
| Saskatchewan | 131,384 | 223,030 | 168 | 146 |
| Canada total | $4,326,305 | $ 7,530,345 | 133% | 129% |

### GROUP

**Face Amount (in thousands)**

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 1,463,814 | $ 2,693,014 | 184% |
| February | 2,839,386 | 1,253,002 | 44 |
| March | 2,339,791 | | |
| April | 1,521,624 | | |
| May | 1,466,359 | | |
| June | 2,257,118 | | |
| July | 1,564,429 | | |
| August | 1,689,320 | | |
| September | 2,725,288 | | |
| October | 1,851,872 | | |
| November | 2,213,515 | | |
| December | 3,883,105 | | |
| **Year total** | $25,815,621 | | |
| **Year to date** | $ 4,303,200 | $ 3,946,016 | 92% |

## Ordinary Sales Results of 40 Companies

| | ANNUALIZED PREMIUM (in thousands) 1981 | 1982 | FACE AMOUNT (in thousands) 1981 | 1982 | NUMBER OF POLICIES 1981 | 1982 | PREMIUM PER $1,000 1981 | 1982 | AVERAGE SIZE POLICY 1981 | 1982 | PREMIUM PER POLICY 1981 | 1982 | 1982/1981 Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| January | $ 16,880 | $ 18,918 | $ 1,856,531 | $ 2,330,948 | 45,496 | 47,741 | $ 9.09 | $ 8.12 | $40,806 | $48,825 | $371 | $396 | 112% | 126% | 105% | 89% | 120% | 107% | January |
| February | 21,338 | 24,285 | 2,380,506 | 3,158,723 | 62,658 | 67,913 | 8.96 | 7.69 | 37,992 | 46,511 | 341 | 358 | 114 | 133 | 108 | 86 | 122 | 105 | February |
| March | 24,010 | | 2,653,381 | | 67,778 | | 9.05 | | 39,148 | | 354 | | | | | | | | March |
| April | 23,906 | | 2,817,197 | | 68,086 | | 8.49 | | 41,377 | | 351 | | | | | | | | April |
| May | 22,921 | | 2,714,011 | | 66,491 | | 8.45 | | 40,818 | | 345 | | | | | | | | May |
| June | 25,518 | | 3,065,033 | | 71,087 | | 8.33 | | 43,117 | | 359 | | | | | | | | June |
| July | 23,889 | | 2,870,003 | | 63,255 | | 8.32 | | 45,372 | | 378 | | | | | | | | July |
| August | 19,812 | | 2,428,313 | | 52,208 | | 8.16 | | 46,512 | | 379 | | | | | | | | August |
| September | 22,517 | | 2,758,003 | | 63,440 | | 8.16 | | 43,474 | | 355 | | | | | | | | September |
| October | 26,749 | | 3,126,430 | | 75,797 | | 8.56 | | 41,247 | | 353 | | | | | | | | October |
| November | 27,930 | | 3,325,475 | | 73,203 | | 8.40 | | 45,428 | | 382 | | | | | | | | November |
| December | 32,594 | | 3,834,781 | | 72,884 | | 8.50 | | 52,615 | | 447 | | | | | | | | December |
| **Year total** | $288,064 | | $33,829,664 | | 782,383 | | $ 8.52 | | $43,239 | | $368 | | | | | | | | Year total |
| **Year to date** | $ 38,218 | $ 43,203 | $ 4,237,037 | $ 5,489,671 | 108,154 | 115,654 | $ 9.02 | $ 7.87 | $39,176 | $47,466 | $353 | $374 | 113% | 130% | 107% | 87% | 121% | 106% | Year to date |
| Group 1—Month | $ 16,718 | $ 18,508 | $ 1,790,350 | $ 2,220,671 | 50,437 | 51,524 | $ 9.34 | $ 8.33 | $35,497 | $43,100 | $331 | $359 | 111% | 124% | 102% | 89% | 121% | 108% | Group 1—Month |
| Year to date | $ 29,783 | $ 32,444 | $ 3,181,683 | $ 3,825,202 | 85,763 | 87,631 | $ 9.36 | $ 8.48 | $37,099 | $43,651 | $347 | $370 | 109% | 120% | 102% | 91% | 118% | 107% | Year to date |
| Group 2—Month | $ 3,529 | $ 4,335 | $ 431,202 | $ 676,955 | 8,870 | 12,710 | $ 8.18 | $ 6.40 | $48,614 | $53,262 | $398 | $341 | 123% | 157% | 143% | 78% | 110% | 86% | Group 2—Month |
| Year to date | $ 6,502 | $ 7,939 | $ 777,139 | $ 1,169,175 | 16,199 | 21,140 | $ 8.37 | $ 6.79 | $47,975 | $55,306 | $401 | $376 | 122% | 150% | 131% | 81% | 115% | 94% | Year to date |
| Group 3—Month | $ 1,091 | $ 1,442 | $ 158,954 | $ 261,097 | 3,351 | 3,679 | $ 6.86 | $ 5.52 | $47,435 | $70,970 | $326 | $392 | 132% | 164% | 110% | 80% | 150% | 120% | Group 3—Month |
| Year to date | $ 1,933 | $ 2,820 | $ 278,215 | $ 495,294 | 6,192 | 6,883 | $ 6.95 | $ 5.69 | $44,931 | $71,959 | $312 | $410 | 146% | 178% | 111% | 82% | 160% | 131% | Year to date |

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Printed in U.S.A.

A6225-1

6/21/82
I/R Code 47.40

March 1982

# *Monthly Survey of* LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

**This survey gives:**

**Monthly totals** for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

**Ordinary sales** results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

## Comparisons with Previous Year

| | FACE AMOUNT | | NUMBER OF POLICIES | | ANNUALIZED PREMIUM | |
|---|---|---|---|---|---|---|
| | Current month | Year to date | Current month | Year to date | Current month | Year to date |
| **UNITED STATES** | | | | | | |
| Ordinary | 122% | 120% | 94% | 93% | 100% | 100% |
| Group | 135% | 125% | — | — | — | — |
| Industrial | 60% | 64% | — | — | — | — |
| **CANADA** | | | | | | |
| Ordinary | 133% | 131% | 108% | 109% | 111% | 112% |
| Group | 143% | 110% | — | — | — | — |

The industry totals are estimates based on monthly reports from: 164 companies operating in the United States representing 66 percent of the 1980 new ordinary volume sold in that country, 61 percent of the number of new ordinary policies, 75 percent of the volume of new or amended group contracts, and 45 percent of the new industrial volume; 44 companies operating in Canada representing 80 percent of the 1980 new ordinary volume, 83 percent of the number of new ordinary policies, and 77 percent of the volume of new or amended group contracts.

The 148 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 65 percent of the 1980 United States ordinary volume and 62 percent of the ordinary policies sold; the 40 companies operating in Canada represent 74 percent of the 1980 Canadian ordinary volume and 74 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000, derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

**UNITED STATES**

**Ordinary companies or departments**

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (28)
Group 4—$1 billion to $2 billion (24)
Group 5—$500 million to $1 billion (19)
Group 6—Less than $500 million (22)

**Home service companies or departments**

Group 7—$25 billion or more (2)
Group 8—$5 billion to $25 billion (4)
Group 9—Less than $5 billion (17)

**Canada**

Group 1—$2 billion or more (15)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (11)

# Industry Sales

## ORDINARY

| | Face Amount (in millions) | | | Number of Policies (in thousands) | | |
|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1982/1981 | 1981 | 1982 | 1982/1981 |
| January | $ 29,094 | $ 34,503 | 119% | 1,055 | 949 | 90% |
| February | 32,073 | 38,259 | 119 | 1,226 | 1,136** | 93** |
| March | 38,871 | 47,406 | 122 | 1,482 | 1,397 | 94 |
| April | 39,581 | | | 1,369 | | |
| May | 36,482 | | | 1,252 | | |
| June | 40,913 | | | 1,361 | | |
| July | 38,118 | | | 1,212 | | |
| August | 36,769 | | | 1,238 | | |
| September | 38,762 | | | 1,258 | | |
| October | 41,267 | | | 1,344 | | |
| November | 40,413 | | | 1,290 | | |
| December | 51,502 | | | 1,331 | | |
| **Year total** | $463,845 | | | 15,418 | | |
| **Year to date** | $100,038 | $120,168 | 120% | 3,763 | 3,482 | 93% |

### Face Amount by State (in thousands)

| | | | 1982/1981 | | | | | 1982/1981 | |
|---|---|---|---|---|---|---|---|---|---|
| | Month | Year to date | Month | Year to date | | Month | Year to date | Month | Year to date |
| Alabama | $ 944,633 | $2,230,692 | 127% | 115% | Montana | $ 150,962 | $ 415,481 | 122% | 122% |
| Alaska | 95,383 | 224,052 | 157 | 136 | Nebraska | 437,894 | 1,108,229 | 116 | 118 |
| Arizona | 576,154 | 1,525,885 | 119 | 121 | Nevada | 156,187 | 450,257 | 137 | 156 |
| Arkansas | 447,989 | 1,159,074 | 148 | 152 | New Hampshire | 177,040 | 444,560 | 111 | 116 |
| California | 5,443,859 | 14,080,375 | 123 | 125 | New Jersey | 1,405,487 | 3,568,291 | 111 | 109 |
| Colorado | 886,678 | 2,226,256 | 128 | 125 | New Mexico | 271,581 | 668,225 | 134 | 124 |
| Connecticut | 815,755 | 2,002,612 | 144 | 133 | New York | 2,741,893 | 7,002,623 | 109 | 107 |
| Delaware | 126,165 | 297,771 | 115 | 109 | North Carolina | 1,208,521 | 2,992,068 | 118 | 115 |
| D.C. | 173,009 | 396,645 | 141 | 135 | North Dakota | 206,005 | 527,479 | 144 | 143 |
| Florida | 2,252,562 | 5,750,331 | 123 | 123 | Ohio | 2,084,366 | 5,271,648 | 114 | 115 |
| Georgia | 1,466,716 | 3,755,674 | 130 | 131 | Oklahoma | 828,489 | 2,122,282 | 135 | 124 |
| Hawaii | 239,047 | 633,788 | 126 | 125 | Oregon | 478,639 | 1,287,654 | 130 | 128 |
| Idaho | 229,222 | 589,909 | 143 | 126 | Pennsylvania | 1,854,739 | 4,622,169 | 111 | 112 |
| Illinois | 2,187,799 | 5,673,890 | 115 | 115 | Rhode Island | 175,777 | 473,099 | 99 | 112 |
| Indiana | 950,972 | 2,532,010 | 112 | 115 | South Carolina | 693,187 | 1,691,749 | 128 | 121 |
| Iowa | 595,998 | 1,495,828 | 113 | 109 | South Dakota | 184,971 | 442,380 | 138 | 122 |
| Kansas | 566,623 | 1,433,063 | 126 | 123 | Tennessee | 1,023,194 | 2,682,206 | 122 | 131 |
| Kentucky | 571,562 | 1,454,957 | 114 | 114 | Texas | 4,138,885 | 10,463,453 | 129 | 127 |
| Louisiana | 1,289,386 | 3,040,349 | 142 | 132 | Utah | 541,372 | 1,351,189 | 156 | 156 |
| Maine | 163,173 | 406,209 | 120 | 121 | Vermont | 80,162 | 227,791 | 128 | 147 |
| Maryland | 818,042 | 2,099,166 | 115 | 112 | Virginia | 1,091,697 | 2,759,750 | 110 | 110 |
| Massachusetts | 1,067,899 | 2,729,953 | 127 | 126 | Washington | 936,120 | 2,301,378 | 133 | 128 |
| Michigan | 1,217,313 | 3,079,649 | 114 | 110 | West Virginia | 223,580 | 531,385 | 109 | 101 |
| Minnesota | 817,724 | 2,067,391 | 117 | 113 | Wisconsin | 793,641 | 2,045,005 | 122 | 120 |
| Mississippi | 477,536 | 1,159,016 | 126 | 117 | Wyoming | 106,436 | 269,802 | 135 | 120 |
| Missouri | 994,264 | 2,393,099 | 132 | 122 | U.S. TOTAL | $47,406,288 | $120,167,797 | 122% | 120% |

## GROUP

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 14,391 | $ 17,999 | 125% |
| February | 13,537 | 15,242 | 113 |
| March | 17,966 | 24,192 | 135 |
| April | 12,953 | | |
| May | 14,438 | | |
| June | 59,159* | | |
| July | 19,378 | | |
| August | 18,370 | | |
| September | 18,393 | | |
| October | 59,694* | | |
| November | 17,773 | | |
| December | 80,299* | | |
| **Year total** | $346,351 | | |
| **Year to date** | $ 45,894 | $ 57,433 | 125% |

*June and October include $40,000 million and $44,400 million FEGLI respectively; December includes $45,626 million SGLI.

## INDUSTRIAL

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 178 | $ 98 | 55% |
| February | 173 | 135 | 78 |
| March | 255 | 152 | 60 |
| April | 215 | | |
| May | 225 | | |
| June | 152 | | |
| July | 152 | | |
| August | 149 | | |
| September | 144 | | |
| October | 242 | | |
| November | 119 | | |
| December | 132 | | |
| **Year total** | $2,136 | | |
| **Year to date** | $ 606 | $ 385 | 64% |

**Revised figures.

# UNITED STATES

## Ordinary Sales Results of 148 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1982 : 1981 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 246,623 | $ 247,729 | $ 18,725,556 | $ 21,966,636 | 639,318 | 573,144 | $13.17 | $11.28 | $29,290 | $38,327 | $386 | $432 | 100% | 117% | 90% | 86% | 131% | 112% | January |
| February | 253,778 | 249,799 | 20,630,147 | 24,387,718 | 732,521 | 680,744 | 12.30 | 10.24 | 28,163 | 35,825 | 346 | 367 | 98 | 118 | 93 | 83 | 127 | 106 | February |
| March | 308,097 | 308,045 | 24,914,550 | 30,117,896 | 887,535 | 831,877 | 12.37 | 10.23 | 28,072 | 36,205 | 347 | 370 | 100 | 121 | 94 | 83 | 129 | 107 | March |
| April | 307,528 | | 25,419,606 | | 821,532 | | 12.10 | | 30,942 | | 374 | | | | | | | | April |
| May | 286,535 | | 23,461,527 | | 751,512 | | 12.23 | | 31,219 | | 381 | | | | | | | | May |
| June | 321,414 | | 26,323,256 | | 821,243 | | 12.21 | | 32,053 | | 391 | | | | | | | | June |
| July | 293,585 | | 24,445,193 | | 730,673 | | 12.01 | | 33,456 | | 402 | | | | | | | | July |
| August | 282,997 | | 23,625,370 | | 746,672 | | 11.98 | | 31,641 | | 379 | | | | | | | | August |
| September | 290,568 | | 24,946,500 | | 755,965 | | 11.65 | | 33,000 | | 384 | | | | | | | | September |
| October | 303,961 | | 26,537,198 | | 790,890 | | 11.45 | | 33,554 | | 384 | | | | | | | | October |
| November | 290,799 | | 26,031,445 | | 769,212 | | 11.17 | | 33,842 | | 378 | | | | | | | | November |
| December | 375,497 | | 33,424,399 | | 804,547 | | 11.23 | | 41,544 | | 467 | | | | | | | | December |
| **Year total** | $3,561,382 | | $298,484,747 | | 9,251,620 | | $11.93 | | $32,263 | | $385 | | | | | | | | **Year total** |
| **Year to date** | $ 808,498 | $ 805,573 | $ 64,270,253 | $ 76,472,250 | 2,259,374 | 2,085,765 | $12.58 | $10.53 | $28,446 | $36,664 | $358 | $386 | 100% | 119% | 92% | 84% | 129% | 108% | **Year to date** |

### 125 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 233,761 | $ 233,694 | $ 19,976,782 | $ 25,330,843 | 481,750 | 454,992 | $11.70 | $ 9.23 | $41,467 | $55,673 | $485 | $514 | 100% | 127% | 94% | 79% | 134% | 106% | **Month** |
| **Year to date** | $ 628,886 | $ 621,462 | $ 52,382,318 | $ 64,705,294 | 1,257,657 | 1,151,821 | $12.01 | $ 9.60 | $41,651 | $56,177 | $500 | $540 | 99% | 124% | 92% | 80% | 135% | 108% | **Year to date** |
| Group 1—Month | $ 144,315 | $ 139,012 | $ 11,818,170 | $ 14,703,227 | 300,649 | 277,512 | $12.21 | $ 9.45 | $39,309 | $52,982 | $480 | $501 | 96% | 124% | 92% | 77% | 135% | 104% | Group 1—Month |
| Year to date | $ 394,762 | $ 375,060 | $ 31,411,958 | $ 37,882,022 | 794,377 | 711,300 | $12.57 | $ 9.90 | $39,543 | $53,257 | $497 | $527 | 95% | 121% | 90% | 79% | 135% | 106% | Year to date |
| Group 2—Month | $ 45,417 | $ 43,033 | $ 3,662,727 | $ 3,932,660 | 78,747 | 70,451 | $12.40 | $10.94 | $46,513 | $55,821 | $577 | $611 | 95% | 107% | 89% | 88% | 120% | 106% | Group 2—Month |
| Year to date | $ 118,434 | $ 117,301 | $ 9,390,116 | $ 10,191,402 | 200,309 | 174,613 | $12.61 | $11.51 | $46,878 | $58,366 | $591 | $672 | 99% | 109% | 87% | 91% | 125% | 114% | Year to date |
| Group 3—Month | $ 24,909 | $ 28,435 | $ 2,534,588 | $ 3,787,330 | 56,712 | 53,750 | $ 9.83 | $ 7.51 | $44,692 | $70,462 | $439 | $529 | 114% | 149% | 95% | 76% | 158% | 121% | Group 3—Month |
| Year to date | $ 64,636 | $ 70,387 | $ 6,435,639 | $ 9,273,304 | 140,088 | 133,694 | $10.04 | $ 7.59 | $45,940 | $69,362 | $461 | $526 | 109% | 144% | 95% | 76% | 151% | 114% | Year to date |
| Group 4—Month | $ 11,964 | $ 12,766 | $ 1,188,000 | $ 1,708,250 | 24,430 | 26,818 | $10.07 | $ 7.47 | $48,629 | $63,698 | $490 | $476 | 107% | 144% | 110% | 74% | 131% | 97% | Group 4—Month |
| Year to date | $ 32,235 | $ 32,451 | $ 3,132,782 | $ 4,352,292 | 66,031 | 67,642 | $10.29 | $ 7.46 | $47,444 | $64,343 | $488 | $480 | 101% | 139% | 102% | 72% | 136% | 98% | Year to date |
| Group 5—Month | $ 4,820 | $ 8,054 | $ 525,548 | $ 819,011 | 14,128 | 19,116 | $ 9.17 | $ 9.83 | $37,199 | $42,844 | $341 | $421 | 167% | 156% | 135% | 107% | 115% | 123% | Group 5—Month |
| Year to date | $ 12,553 | $ 19,578 | $ 1,357,833 | $ 1,994,488 | 36,350 | 44,824 | $ 9.24 | $ 9.82 | $37,354 | $44,496 | $345 | $437 | 156% | 147% | 123% | 106% | 119% | 127% | Year to date |
| Group 6—Month | $ 2,336 | $ 2,394 | $ 247,749 | $ 380,365 | 7,084 | 7,345 | $ 9.43 | $ 6.29 | $34,973 | $51,786 | $330 | $326 | 102% | 154% | 104% | 67% | 148% | 99% | Group 6—Month |
| Year to date | $ 6,266 | $ 6,685 | $ 653,990 | $ 1,011,786 | 20,502 | 19,748 | $ 9.58 | $ 6.61 | $31,899 | $51,235 | $306 | $339 | 107% | 155% | 96% | 69% | 161% | 111% | Year to date |

### 23 Home Service Companies and Departments

#### Excluding weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 70,505 | $ 71,193 | $ 4,849,212 | $ 4,720,315 | 366,211 | 347,578 | $14.54 | $15.08 | $13,242 | $13,581 | $193 | $205 | 101% | 97% | 95% | 104% | 103% | 106% | **Month** |
| **Year to date** | $ 168,813 | $ 175,506 | $ 11,657,024 | $ 11,602,732 | 897,833 | 859,929 | $14.48 | $15.13 | $12,984 | $13,493 | $188 | $204 | 104% | 100% | 96% | 104% | 104% | 109% | **Year to date** |
| Group 7—Month | $ 37,076 | $ 32,706 | $ 2,813,170 | $ 2,365,416 | 134,101 | 108,277 | $13.18 | $13.83 | $20,978 | $21,846 | $276 | $302 | 88% | 84% | 81% | 105% | 104% | 109% | Group 7—Month |
| Year to date | $ 88,231 | $ 84,934 | $ 6,742,764 | $ 6,020,194 | 328,638 | 286,048 | $13.09 | $14.11 | $20,517 | $21,046 | $268 | $297 | 96% | 89% | 87% | 108% | 103% | 111% | Year to date |
| Group 8—Month | $ 15,588 | $ 18,764 | $ 928,610 | $ 1,108,984 | 95,512 | 104,087 | $16.79 | $16.92 | $ 9,722 | $10,654 | $163 | $180 | 120% | 119% | 109% | 101% | 110% | 110% | Group 8—Month |
| Year to date | $ 37,930 | $ 43,896 | $ 2,307,284 | $ 2,671,163 | 239,414 | 253,572 | $16.44 | $16.43 | $ 9,637 | $10,534 | $158 | $173 | 116% | 116% | 106% | 100% | 109% | 109% | Year to date |
| Group 9—Month | $ 17,841 | $ 19,723 | $ 1,107,432 | $ 1,245,915 | 136,598 | 135,214 | $16.11 | $15.83 | $ 8,107 | $ 9,214 | $131 | $146 | 111% | 113% | 99% | 98% | 114% | 111% | Group 9—Month |
| Year to date | $ 42,652 | $ 45,676 | $ 2,606,976 | $ 2,911,375 | 329,781 | 320,309 | $16.36 | $16.03 | $ 7,905 | $ 9,089 | $129 | $146 | 109% | 112% | 97% | 98% | 115% | 113% | Year to date |

#### Weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Month** | $ 3,831 | $ 3,158 | $ 88,556 | $ 83,738 | 39,574 | 29,307 | $43.26 | $47.32 | $ 2,238 | $ 2,277 | $ 97 | $108 | 82% | 75% | 74% | 109% | 102% | 111% | **Month** |
| **Year to date** | $ 10,799 | $ 8,605 | $ 230,911 | $ 164,224 | 103,884 | 74,015 | $46.77 | $52.40 | $ 2,223 | $ 2,219 | $104 | $116 | 80% | 71% | 71% | 112% | 100% | 112% | **Year to date** |

# CANADA

## Industry Sales

### ORDINARY

| | Face Amount (in thousands) | | | Number of Policies | | |
|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1982/1981 | 1981 | 1982 | 1982/1981 |
| January | $ 2,578,748 | $ 3,204,040 | 124% | 63,955 | 67,857 | 106% |
| February | 3,258,714 | 4,326,305 | 133 | 85,871 | 95,709 | 111 |
| March | 3,717,855 | 4,943,339 | 133 | 96,776 | 104,312 | 108 |
| April | 3,823,493 | | | 93,146 | | |
| May | 3,730,674 | | | 92,392 | | |
| June | 4,174,144 | | | 98,630 | | |
| July | 3,924,266 | | | 88,063 | | |
| August | 3,305,520 | | | 72,855 | | |
| September | 3,878,656 | | | 92,274 | | |
| October | 4,332,630 | | | 106,604 | | |
| November | 4,599,028 | | | 104,238 | | |
| December | 5,207,327 | | | 101,963 | | |
| **Year total** | $46,531,055 | | | 1,096,773 | | |
| **Year to date** | $ 9,555,317 | $12,473,684 | 131% | 246,602 | 267,878 | 109% |

### Face Amount by Province (in thousands)

| | Month | Year to date | 1982/1981 Month | 1982/1981 Year to date |
|---|---|---|---|---|
| Alberta | $ 615,855 | $ 1,557,643 | 139% | 134% |
| British Columbia | 597,497 | 1,587,760 | 126 | 131 |
| Manitoba | 178,174 | 456,326 | 148 | 146 |
| New Brunswick | 96,431 | 244,288 | 141 | 139 |
| Newfoundland | 53,077 | 121,759 | 150 | 124 |
| Nova Scotia | 109,290 | 251,946 | 143 | 129 |
| Ontario | 1,588,217 | 4,012,301 | 132 | 130 |
| Prince Edward Is. | 17,632 | 43,617 | 127 | 136 |
| Quebec | 1,549,924 | 3,837,772 | 132 | 127 |
| Saskatchewan | 137,242 | 360,272 | 130 | 140 |
| Canada total | $4,943,339 | $12,473,684 | 133% | 131% |

### GROUP

| | Face Amount (in thousands) | | |
|---|---|---|---|
| | 1981 | 1982 | 1982/1981 |
| January | $ 1,463,814 | $ 2,693,014 | 184% |
| February | 2,839,386 | 1,253,002 | 44 |
| March | 2,339,791 | 3,336,215 | 143 |
| April | 1,521,624 | | |
| May | 1,466,359 | | |
| June | 2,257,118 | | |
| July | 1,564,429 | | |
| August | 1,689,320 | | |
| September | 2,725,288 | | |
| October | 1,851,872 | | |
| November | 2,213,515 | | |
| December | 3,883,105 | | |
| **Year total** | $25,815,621 | | |
| **Year to date** | $ 6,642,991 | $ 7,282,231 | 110% |

## Ordinary Sales Results of 40 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1982/1981 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 16,880 | $ 18,918 | $ 1,856,531 | $ 2,330,948 | 45,496 | 47,741 | $ 9.09 | $ 8.12 | $40,806 | $48,825 | $371 | $396 | 112% | 126% | 105% | 89% | 120% | 107% | January |
| February | 21,338 | 24,285 | 2,380,506 | 3,158,723 | 62,658 | 67,913 | 8.96 | 7.69 | 37,992 | 46,511 | 341 | 358 | 114 | 133 | 108 | 86 | 122 | 105 | February |
| March | 24,010 | 26,716 | 2,653,381 | 3,621,298 | 67,778 | 73,568 | 9.05 | 7.38 | 39,148 | 49,224 | 354 | 363 | 111 | 136 | 109 | 82 | 126 | 103 | March |
| April | 23,906 | | 2,817,197 | | 68,086 | | 8.49 | | 41,377 | | 351 | | | | | | | | April |
| May | 22,921 | | 2,714,011 | | 66,491 | | 8.45 | | 40,818 | | 345 | | | | | | | | May |
| June | 25,518 | | 3,065,033 | | 71,087 | | 8.33 | | 43,117 | | 359 | | | | | | | | June |
| July | 23,889 | | 2,870,003 | | 63,255 | | 8.32 | | 45,372 | | 378 | | | | | | | | July |
| August | 19,812 | | 2,428,313 | | 52,208 | | 8.16 | | 46,512 | | 379 | | | | | | | | August |
| September | 22,517 | | 2,758,003 | | 63,440 | | 8.16 | | 43,474 | | 355 | | | | | | | | September |
| October | 26,749 | | 3,126,430 | | 75,797 | | 8.56 | | 41,247 | | 353 | | | | | | | | October |
| November | 27,930 | | 3,325,475 | | 73,203 | | 8.40 | | 45,428 | | 382 | | | | | | | | November |
| December | 32,594 | | 3,834,781 | | 72,884 | | 8.50 | | 52,615 | | 447 | | | | | | | | December |
| **Year total** | $288,064 | | $33,829,664 | $ | 782,383 | | $ 8.52 | | $43,239 | | $368 | | | | | | | | Year total |
| **Year to date** | $ 62,228 | $ 69,919 | $ 6,890,418 | $ 9,110,969 | 175,932 | 189,222 | $ 9.03 | $ 7.67 | $39,165 | $48,150 | $354 | $370 | 112% | 132% | 108% | 85% | 123% | 105% | Year to date |
| Group 1—Month | $ 18,622 | $ 19,869 | $ 1,973,645 | $ 2,367,389 | 53,031 | 52,990 | $ 9.44 | $ 8.39 | $37,217 | $44,676 | $351 | $375 | 107% | 120% | 100% | 89% | 120% | 107% | Group 1—Month |
| Year to date | $ 48,405 | $ 52,313 | $ 5,155,328 | $ 6,192,591 | 138,794 | 140,621 | $ 9.39 | $ 8.45 | $37,144 | $44,037 | $349 | $372 | 108% | 120% | 101% | 90% | 119% | 107% | Year to date |
| Group 2—Month | $ 4,205 | $ 5,106 | $ 485,291 | $ 936,756 | 10,747 | 16,093 | $ 8.66 | $ 5.45 | $45,156 | $58,209 | $391 | $317 | 121% | 193% | 150% | 63% | 129% | 81% | Group 2—Month |
| Year to date | $ 10,707 | $ 13,045 | $ 1,262,430 | $ 2,105,931 | 26,946 | 37,233 | $ 8.48 | $ 6.19 | $46,850 | $56,561 | $397 | $350 | 122% | 167% | 138% | 73% | 121% | 88% | Year to date |
| Group 3—Month | $ 1,183 | $ 1,741 | $ 194,445 | $ 317,153 | 4,000 | 4,485 | $ 6.08 | $ 5.49 | $48,611 | $70,714 | $296 | $388 | 147% | 163% | 112% | 90% | 145% | 131% | Group 3—Month |
| Year to date | $ 3,116 | $ 4,561 | $ 472,660 | $ 812,447 | 10,192 | 11,368 | $ 6.59 | $ 5.61 | $46,376 | $71,468 | $306 | $401 | 146% | 172% | 112% | 85% | 154% | 131% | Year to date |

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Printed in U.S.A.

A6225-1 5/18/82
I/R Code 47.40

April 1982

# *Monthly Survey of* LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

**This survey gives:**

**Monthly totals** for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

**Ordinary sales** results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

## Comparisons with Previous Year

| | FACE AMOUNT | | NUMBER OF POLICIES | | ANNUALIZED PREMIUM | |
|---|---|---|---|---|---|---|
| | Current month | Year to date | Current month | Year to date | Current month | Year to date |
| **UNITED STATES** | | | | | | |
| Ordinary | 113% | 118% | 90% | 92% | 92% | 97% |
| Group | 113% | 123% | — | — | — | — |
| Industrial | 62% | 63% | — | — | — | — |
| **CANADA** | | | | | | |
| Ordinary | 116% | 126% | 103% | 107% | 108% | 111% |
| Group | 140% | 115% | — | — | — | — |

The industry totals are estimates based on monthly reports from: 164 companies operating in the United States representing 66 percent of the 1980 new ordinary volume sold in that country, 61 percent of the number of new ordinary policies, 75 percent of the volume of new or amended group contracts, and 45 percent of the new industrial volume; 44 companies operating in Canada representing 80 percent of the 1980 new ordinary volume, 83 percent of the number of new ordinary policies, and 77 percent of the volume of new or amended group contracts.

The 148 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 65 percent of the 1980 United States ordinary volume and 62 percent of the ordinary policies sold; the 40 companies operating in Canada represent 74 percent of the 1980 Canadian ordinary volume and 74 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

**UNITED STATES**

**Ordinary companies or departments**

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (28)
Group 4—$1 billion to $2 billion (24)
Group 5—$500 million to $1 billion (19)
Group 6—Less than $500 million (22)

**Home service companies or departments**

Group 7—$25 billion or more (2)
Group 8—$5 billion to $25 billion (4)
Group 9—Less than $5 billion (17)

**Canada**

Group 1—$2 billion or more (15)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (11)

# Industry Sales

## ORDINARY

| | Face Amount (in millions) | | | Number of Policies (in thousands) | | |
|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1982/1981 | 1981 | 1982 | 1982/1981 |
| January | $ 29,094 | $ 34,503 | 119% | 1,055 | 949 | 90% |
| February | 32,073 | 38,259 | 119 | 1,226 | 1,136 | 93 |
| March | 38,871 | 47,406 | 122 | 1,482 | 1,397 | 94 |
| April | 39,581 | 44,659 | 113 | 1,369 | 1,238 | 90 |
| May | 36,482 | | | 1,252 | | |
| June | 40,913 | | | 1,361 | | |
| July | 38,118 | | | 1,212 | | |
| August | 36,769 | | | 1,238 | | |
| September | 38,762 | | | 1,258 | | |
| October | 41,267 | | | 1,344 | | |
| November | 40,413 | | | 1,290 | | |
| December | 51,502 | | | 1,331 | | |
| **Year total** | $463,845 | | | 15,418 | | |
| **Year to date** | $139,619 | $164,827 | 118% | 5,132 | 4,720 | 92% |

### Face Amount by State (in thousands)

| | | | 1982/1981 | | | | | 1982/1981 | |
|---|---|---|---|---|---|---|---|---|---|
| | Month | Year to date | Month | Year to date | | Month | Year to date | Month | Year to date |
| Alabama | $ 851,631 | $ 3,082,323 | 120% | 116% | Montana | $ 130,451 | $ 545,932 | 90% | 112% |
| Alaska | 72,083 | 296,135 | 110 | 128 | Nebraska | 423,123 | 1,531,352 | 118 | 118 |
| Arizona | 561,340 | 2,087,225 | 107 | 117 | Nevada | 145,752 | 596,009 | 100 | 137 |
| Arkansas | 467,689 | 1,626,763 | 140 | 148 | New Hampshire | 164,467 | 609,027 | 106 | 114 |
| California | 5,230,360 | 19,310,735 | 115 | 122 | New Jersey | 1,319,836 | 4,888,127 | 106 | 108 |
| Colorado | 932,344 | 3,158,600 | 127 | 126 | New Mexico | 243,394 | 911,619 | 105 | 118 |
| Connecticut | 682,673 | 2,685,285 | 111 | 126 | New York | 2,436,382 | 9,439,005 | 97 | 104 |
| Delaware | 123,944 | 421,715 | 107 | 108 | North Carolina | 1,137,200 | 4,129,268 | 117 | 115 |
| D.C. | 175,810 | 572,455 | 128 | 133 | North Dakota | 209,137 | 736,616 | 140 | 142 |
| Florida | 2,062,677 | 7,823,008 | 111 | 119 | Ohio | 1,882,517 | 7,154,165 | 103 | 112 |
| Georgia | 1,401,931 | 5,157,605 | 121 | 128 | Oklahoma | 743,510 | 2,865,792 | 120 | 123 |
| Hawaii | 218,381 | 852,169 | 107 | 120 | Oregon | 478,192 | 1,765,846 | 108 | 122 |
| Idaho | 202,417 | 792,326 | 109 | 121 | Pennsylvania | 1,800,180 | 6,422,349 | 110 | 111 |
| Illinois | 2,138,047 | 7,811,937 | 108 | 113 | Rhode Island | 165,203 | 638,302 | 100 | 108 |
| Indiana | 924,302 | 3,456,312 | 108 | 113 | South Carolina | 655,363 | 2,347,112 | 120 | 121 |
| Iowa | 573,202 | 2,069,030 | 105 | 108 | South Dakota | 170,556 | 612,936 | 127 | 123 |
| Kansas | 542,098 | 1,975,161 | 123 | 123 | Tennessee | 960,343 | 3,642,549 | 119 | 128 |
| Kentucky | 501,665 | 1,956,622 | 100 | 110 | Texas | 3,940,963 | 14,404,416 | 122 | 125 |
| Louisiana | 1,119,576 | 4,159,925 | 119 | 128 | Utah | 568,691 | 1,919,880 | 154 | 156 |
| Maine | 137,845 | 544,054 | 108 | 117 | Vermont | 76,357 | 304,148 | 121 | 140 |
| Maryland | 785,066 | 2,884,232 | 107 | 111 | Virginia | 1,119,065 | 3,878,815 | 112 | 110 |
| Massachusetts | 896,327 | 3,626,280 | 107 | 121 | Washington | 839,416 | 3,140,794 | 122 | 126 |
| Michigan | 1,196,953 | 4,276,602 | 104 | 108 | West Virginia | 204,741 | 736,126 | 103 | 102 |
| Minnesota | 800,454 | 2,867,845 | 116 | 114 | Wisconsin | 762,960 | 2,807,965 | 111 | 117 |
| Mississippi | 467,871 | 1,626,887 | 111 | 115 | Wyoming | 91,041 | 360,843 | 107 | 117 |
| Missouri | 923,141 | 3,316,240 | 120 | 121 | U.S. TOTAL | $44,658,667 | $164,826,464 | 113% | 118% |

## GROUP

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 14,391 | $ 17,999 | 125% |
| February | 13,537 | 15,242 | 113 |
| March | 17,966 | 24,192 | 135 |
| April | 12,953 | 14,665 | 113 |
| May | 14,438 | | |
| June | 59,159* | | |
| July | 19,378 | | |
| August | 18,370 | | |
| September | 18,393 | | |
| October | 59,694* | | |
| November | 17,773 | | |
| December | 80,299* | | |
| **Year total** | $346,351 | | |
| **Year to date** | $ 58,847 | $ 72,098 | 123% |

*June and October include $40,000 million and $44,400 million FEGLI respectively; December includes $45,626 million SGLI.

## INDUSTRIAL

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 178 | $ 98 | 55% |
| February | 173 | 135 | 78 |
| March | 255 | 152 | 60 |
| April | 215 | 134 | 62 |
| May | 225 | | |
| June | 152 | | |
| July | 152 | | |
| August | 149 | | |
| September | 144 | | |
| October | 242 | | |
| November | 119 | | |
| December | 132 | | |
| **Year total** | $2,136 | | |
| **Year to date** | $ 821 | $ 519 | 63% |

# UNITED STATES

## Ordinary Sales Results of 148 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1982/1981 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 246,623 | $ 247,729 | $ 18,725,556 | $ 21,966,636 | 639,318 | 573,144 | $13.17 | $11.28 | $29,290 | $38,327 | $386 | $432 | 100% | 117% | 90% | 86% | 131% | 112% | January |
| February | 253,778 | 249,799 | 20,630,147 | 24,387,718 | 732,521 | 680,744 | 12.30 | 10.24 | 28 163 | 35,825 | 346 | 367 | 98 | 118 | 93 | 83 | 127 | 106 | February |
| March | 308,097 | 308,045 | 24,914,550 | 30,117,896 | 887,535 | 831,877 | 12 37 | 10.23 | 28,072 | 36,205 | 347 | 370 | 100 | 121 | 94 | 83 | 129 | 107 | March |
| April | 307,528 | 281,436 | 25,419,606 | 28,361,128 | 821,532 | 746,955 | 12.10 | 9.92 | 30,942 | 37,969 | 374 | 377 | 92 | 112 | 91 | 82 | 123 | 101 | April |
| May | 286,535 | | 23,461,527 | | 751,512 | | 12.21 | | 31,219 | | 381 | | | | | | | | May |
| June | 321,414 | | 26,323,256 | | 821,243 | | 12.21 | | 32,053 | | 391 | | | | | | | | June |
| July | 293,585 | | 24,445,193 | | 730,673 | | 12.01 | | 33,456 | | 402 | | | | | | | | July |
| August | 282,997 | | 23,625,370 | | 746,672 | | 11.98 | | 31,641 | | 379 | | | | | | | | August |
| September | 290,568 | | 24,946,500 | | 755,965 | | 11.65 | | 33,000 | | 384 | | | | | | | | September |
| October | 303,961 | | 26,537,198 | | 790,890 | | 11.45 | | 33,554 | | 384 | | | | | | | | October |
| November | 290,799 | | 26,031,445 | | 769,212 | | 11.17 | | 33,842 | | 378 | | | | | | | | November |
| December | 375,497 | | 33,424,399 | | 804,547 | | 11.23 | | 41,544 | | 467 | | | | | | | | December |
| **Year total** | $3,561,382 | | $298,484,747 | | 9,251,620 | | $11.93 | | $32,263 | | $385 | | | | | | | | **Year total** |
| **Year to date** | $1,116,026 | $1,087,009 | $ 89,689,859 | $104,833,378 | 3,080,906 | 2,832,720 | $12.44 | $10.37 | $29,112 | $37,008 | $362 | $384 | 97% | 117% | 92% | 83% | 127% | 106% | **Year to date** |

### 125 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 242,444 | $ 220,251 | $ 21,023,120 | $ 24,194,418 | 482,599 | 431,598 | $11.53 | $ 9.10 | $43,562 | $56,058 | $502 | $510 | 91% | 115% | 89% | 79% | 129% | 102% | **Month** |
| **Year to date** | $ 871,330 | $ 841,713 | $ 73,405,438 | $ 88,899,712 | 1,740,256 | 1,583,419 | $11.87 | $ 9.47 | $42,181 | $56,144 | $501 | $532 | 97% | 121% | 91% | 80% | 133% | 106% | **Year to date** |
| Group 1—Month | $ 149,945 | $ 128,147 | $ 12,688,945 | $ 13,767,914 | 300,425 | 258,610 | $11.82 | $ 9.31 | $42,237 | $53,238 | $499 | $496 | 85% | 109% | 86% | 79% | 126% | 99% | Group 1—Month |
| Year to date | $ 544,707 | $ 503,207 | $ 44,100,903 | $ 51,649,936 | 1,094,802 | 969,910 | $12.35 | $ 9.74 | $40,282 | $53,252 | $498 | $519 | 92% | 117% | 89% | 79% | 132% | 104% | Year to date |
| Group 2—Month | $ 45,001 | $ 41,824 | $ 3,715,322 | $ 3,870,533 | 79,002 | 68,103 | $12.11 | $10.81 | $47,028 | $56,834 | $570 | $614 | 93% | 104% | 86% | 89% | 121% | 108% | Group 2—Month |
| Year to date | $ 163,435 | $ 159,125 | $ 13,105,438 | $ 14,061,935 | 279,311 | 242,716 | $12.47 | $11.32 | $46,921 | $57,936 | $585 | $656 | 97% | 107% | 87% | 91% | 123% | 112% | Year to date |
| Group 3—Month | $ 26,944 | $ 28,333 | $ 2,631,243 | $ 3,809,072 | 56,996 | 55,893 | $10.24 | $ 7.44 | $46,165 | $68,149 | $473 | $507 | 105% | 145% | 98% | 73% | 148% | 107% | Group 3—Month |
| Year to date | $ 91,580 | $ 98,720 | $ 9,066,882 | $ 13,082,376 | 197,084 | 189,587 | $10.10 | $ 7.55 | $46,005 | $69,005 | $465 | $521 | 108% | 144% | 96% | 75% | 150% | 112% | Year to date |
| Group 4—Month | $ 13,301 | $ 11,730 | $ 1,197,488 | $ 1,594,135 | 25,236 | 25,193 | $11.11 | $ 7.36 | $47,452 | $63,277 | $527 | $466 | 88% | 133% | 100% | 66% | 133% | 88% | Group 4—Month |
| Year to date | $ 45,536 | $ 44,181 | $ 4,330,270 | $ 5,946,427 | 91,267 | 92,835 | $10.52 | $ 7.43 | $47,446 | $64,054 | $499 | $476 | 97% | 137% | 102% | 71% | 135% | 95% | Year to date |
| Group 5—Month | $ 4,800 | $ 7,752 | $ 546,220 | $ 785,876 | 13,780 | 16,945 | $ 8.79 | $ 9.86 | $39,639 | $46,378 | $348 | $457 | 162% | 144% | 123% | 112% | 117% | 131% | Group 5—Month |
| Year to date | $ 17,353 | $ 27,330 | $ 1,904,053 | $ 2,780,364 | 50,130 | 61,769 | $ 9.11 | $ 9.83 | $37,982 | $45,012 | $346 | $442 | 157% | 146% | 123% | 108% | 119% | 128% | Year to date |
| Group 6—Month | $ 2,453 | $ 2,465 | $ 243,902 | $ 366,888 | 7,160 | 6,854 | $10.06 | $ 6.72 | $34,065 | $53,529 | $343 | $360 | 100% | 150% | 96% | 67% | 157% | 105% | Group 6—Month |
| Year to date | $ 8,719 | $ 9,150 | $ 897,892 | $ 1,378,674 | 27,662 | 26,602 | $ 9.71 | $ 6.64 | $32,459 | $51,826 | $315 | $344 | 105% | 154% | 96% | 68% | 160% | 109% | Year to date |

### 23 Home Service Companies and Departments

#### Excluding weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 62,425 | $ 58,980 | $ 4,329,651 | $ 4,117,744 | 311,192 | 294,530 | $14.42 | $14.32 | $13,913 | $13,981 | $201 | $200 | 94% | 95% | 95% | 99% | 100% | 100% | **Month** |
| **Year to date** | $ 231,238 | $ 234,486 | $ 15,986,675 | $ 15,720,476 | 1,209,025 | 1,154,459 | $14.46 | $14.92 | $13,223 | $13,617 | $191 | $203 | 101% | 98% | 95% | 103% | 103% | 106% | **Year to date** |
| Group 7—Month | $ 34,659 | $ 28,907 | $ 2,591,736 | $ 2,105,900 | 123,302 | 94,293 | $13.37 | $13.73 | $21,019 | $22,334 | $281 | $307 | 83% | 81% | 76% | 103% | 106% | 109% | Group 7—Month |
| Year to date | $ 122,890 | $ 113,841 | $ 9,334,500 | $ 8,126,094 | 451,940 | 380,341 | $13.17 | $14.01 | $20,654 | $21,365 | $272 | $299 | 93% | 87% | 84% | 106% | 103% | 110% | Year to date |
| Group 8—Month | $ 12,679 | $ 13,429 | $ 793,504 | $ 913,447 | 73,824 | 80,523 | $15.98 | $14.70 | $10,749 | $11,344 | $172 | $167 | 106% | 115% | 109% | 92% | 106% | 97% | Group 8—Month |
| Year to date | $ 50,609 | $ 57,325 | $ 3,100,788 | $ 3,584,610 | 313,238 | 334,095 | $16.32 | $15.99 | $ 9,899 | $10,729 | $162 | $172 | 113% | 116% | 107% | 98% | 108% | 106% | Year to date |
| Group 9—Month | $ 15,087 | $ 16,644 | $ 944,411 | $ 1,098,397 | 114,066 | 119,714 | $15.98 | $15.15 | $ 8,280 | $ 9,175 | $132 | $139 | 110% | 116% | 105% | 95% | 111% | 105% | Group 9—Month |
| Year to date | $ 57,739 | $ 63,320 | $ 3,551,387 | $ 4,009,772 | 443,847 | 440,023 | $16.26 | $15.79 | $ 8,001 | $ 9,113 | $130 | $144 | 110% | 113% | 99% | 97% | 114% | 111% | Year to date |



#### Weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Month** | $ 2,659 | $ 2,205 | $ 66,835 | $ 48,966 | 27,741 | 20,827 | $39.78 | $45.03 | $ 2,409 | $ 2,351 | $ 96 | $106 | 83% | 73% | 75% | 113% | 98% | 110% | **Month** |
| **Year to date** | $ 13,458 | $ 10,810 | $ 297,746 | $ 213,190 | 131,625 | 94,842 | $45.20 | $50.71 | $ 2,262 | $ 2,248 | $102 | $114 | 80% | 72% | 72% | 112% | 99% | 112% | **Year to date** |

# CANADA

## Industry Sales

### ORDINARY

| | Face Amount (in thousands) | | | Number of Policies | | |
|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1982/1981 | 1981 | 1982 | 1982/1981 |
| January | $ 2,578,748 | $ 3,204,040 | 124% | 63,955 | 67,857 | 106% |
| February | 3,258,714 | 4,326,305 | 133 | 85,871 | 95,709 | 111 |
| March | 3,717,855 | 4,943,339 | 133 | 96,776 | 104,312 | 108 |
| April | 3,823,493 | 4,424,390 | 116 | 93,146 | 95,551 | 103 |
| May | 3,730,674 | | | 92,392 | | |
| June | 4,174,144 | | | 98,630 | | |
| July | 3,924,266 | | | 88,063 | | |
| August | 3,305,520 | | | 72,855 | | |
| September | 3,878,656 | | | 92,274 | | |
| October | 4,332,630 | | | 106,604 | | |
| November | 4,599,028 | | | 104,238 | | |
| December | 5,207,327 | | | 101,969 | | |
| **Year total** | $46,531,055 | | | 1,096,773 | | |
| **Year to date** | $13,378,810 | $16,898,074 | 126% | 339,748 | 363,529 | 107% |

### Face Amount by Province (in thousands)

| | Month | Year to date | 1982/1981 Month | 1982/1981 Year to date |
|---|---|---|---|---|
| Alberta | $ 545,208 | $ 2,102,851 | 118% | 130% |
| British Columbia | 517,652 | 2,105,412 | 101 | 122 |
| Manitoba | 150,686 | 607,012 | 98 | 130 |
| New Brunswick | 88,410 | 332,698 | 115 | 131 |
| Newfoundland | 48,479 | 170,238 | 118 | 122 |
| Nova Scotia | 89,681 | 341,627 | 104 | 121 |
| Ontario | 1,404,682 | 5,416,983 | 113 | 125 |
| Prince Edward Is. | 9,187 | 52,804 | 72 | 118 |
| Quebec | 1,451,539 | 5,289,311 | 130 | 127 |
| Saskatchewan | 118,866 | 479,138 | 104 | 129 |
| Canada total | $4,424,390 | $16,898,074 | 116% | 126% |

### GROUP

| | Face Amount (in thousands) | | |
|---|---|---|---|
| | 1981 | 1982 | 1982/1981 |
| January | $ 1,463,814 | $ 2,693,014 | 184% |
| February | 2,839,386 | 1,253,002 | 44 |
| March | 2,339,791 | 3,336,215 | 143 |
| April | 1,521,624 | 2,127,281 | 140 |
| May | 1,466,359 | | |
| June | 2,257,118 | | |
| July | 1,564,429 | | |
| August | 1,689,320 | | |
| September | 2,725,288 | | |
| October | 1,851,872 | | |
| November | 2,213,515 | | |
| December | 3,883,105 | | |
| **Year total** | $25,815,621 | | |
| **Year to date** | $ 8,164,615 | $ 9,409,512 | 115% |

## Ordinary Sales Results of 40 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1982/1981 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 16,880 | $ 18,918 | $ 1,856,531 | $ 2,330,948 | 45,496 | 47,741 | $ 9.09 | $ 8.12 | $40,806 | $48,825 | $371 | $396 | 112% | 126% | 105% | 89% | 120% | 107% | January |
| February | 21,338 | 24,285 | 2,380,506 | 3,158,723 | 62,658 | 67,913 | 8.96 | 7.69 | 37,992 | 46,511 | 341 | 358 | 114 | 133 | 108 | 86 | 122 | 105 | February |
| March | 24,010 | 26,716 | 2,653,381 | 3,621,298 | 67,778 | 73,568 | 9.05 | 7.38 | 39,148 | 49,224 | 354 | 363 | 111 | 136 | 109 | 82 | 126 | 103 | March |
| April | 23,906 | 25,919 | 2,817,197 | 3,263,262 | 68,086 | 68,531 | 8.49 | 7.94 | 41,377 | 47,617 | 351 | 378 | 108 | 116 | 101 | 94 | 115 | 108 | April |
| May | 22,921 | | 2,714,011 | | 66,491 | | 8.45 | | 40,818 | | 345 | | | | | | | | May |
| June | 25,518 | | 3,065,033 | | 71,087 | | 8.33 | | 43,117 | | 359 | | | | | | | | June |
| July | 23,889 | | 2,870,003 | | 63,255 | | 8.32 | | 45,372 | | 378 | | | | | | | | July |
| August | 19,812 | | 2,428,313 | | 52,208 | | 8.16 | | 46,512 | | 379 | | | | | | | | August |
| September | 22,517 | | 2,758,003 | | 63,440 | | 8.16 | | 43,474 | | 355 | | | | | | | | September |
| October | 26,749 | | 3,126,430 | | 75,797 | | 8.56 | | 41,247 | | 353 | | | | | | | | October |
| November | 27,930 | | 3,325,475 | | 73,203 | | 8.40 | | 45,428 | | 382 | | | | | | | | November |
| December | 32,594 | | 3,834,781 | | 72,884 | | 8.50 | | 52,615 | | 447 | | | | | | | | December |
| **Year total** | $288,064 | | $33,829,664 | | 782,383 | | $ 8.52 | | $43,239 | | $368 | | | | | | | | Year total |
| **Year to date** | $ 86,134 | $ 95,838 | $ 9,707,615 | $12,374,231 | 244,018 | 257,753 | $ 8.87 | $ 7.74 | $39,782 | $48,008 | $353 | $372 | 111% | 127% | 106% | 87% | 121% | 105% | Year to date |
| Group 1—Month | $ 18,059 | $ 18,544 | $ 2,060,960 | $ 2,229,018 | 53,081 | 52,117 | $ 8.76 | $ 8.32 | $38,827 | $42,769 | $340 | $356 | 103% | 108% | 98% | 95% | 110% | 105% | Group 1—Month |
| Year to date | $ 66,464 | $ 70,857 | $ 7,216,288 | $ 8,421,609 | 191,875 | 192,738 | $ 9.21 | $ 8.41 | $37,609 | $43,695 | $346 | $368 | 107% | 117% | 100% | 91% | 116% | 106% | Year to date |
| Group 2—Month | $ 4,273 | $ 5,551 | $ 525,431 | $ 726,978 | 10,593 | 11,980 | $ 8.13 | $ 7.64 | $49,602 | $60,683 | $403 | $463 | 130% | 138% | 113% | 94% | 122% | 115% | Group 2—Month |
| Year to date | $ 14,980 | $ 18,596 | $ 1,787,861 | $ 2,832,909 | 37,539 | 49,213 | $ 8.38 | $ 6.56 | $47,627 | $57,564 | $399 | $378 | 124% | 158% | 131% | 78% | 121% | 95% | Year to date |
| Group 3—Month | $ 1,574 | $ 1,824 | $ 230,806 | $ 307,266 | 4,412 | 4,434 | $ 6.82 | $ 5.94 | $52,313 | $69,298 | $357 | $411 | 116% | 133% | 100% | 87% | 132% | 115% | Group 3—Month |
| Year to date | $ 4,690 | $ 6,385 | $ 703,466 | $ 1,119,713 | 14,604 | 15,802 | $ 6.67 | $ 5.70 | $48,169 | $70,859 | $321 | $404 | 136% | 159% | 108% | 85% | 147% | 126% | Year to date |

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Printed in U.S.A.

A6225-1 2/24/82

I/R Code 47.40

May 1982

# *Monthly Survey of* LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

**This survey gives:**

**Monthly totals** for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

**Ordinary sales** results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

## Comparisons with Previous Year

| | FACE AMOUNT | | NUMBER OF POLICIES | | ANNUALIZED PREMIUM | |
|---|---|---|---|---|---|---|
| | Current month | Year to date | Current month | Year to date | Current month | Year to date |
| **UNITED STATES** | | | | | | |
| Ordinary | 120% | 119% | 98% | 93% | 99% | 98% |
| Group | 112% | 121% | — | — | — | — |
| Industrial | 56% | 62% | — | — | — | — |
| **CANADA** | | | | | | |
| Ordinary | 119% | 125% | 105% | 107% | 110% | 111% |
| Group | 152% | 121% | — | — | — | — |

The industry totals are estimates based on monthly reports from: 164 companies operating in the United States representing 66 percent of the 1980 new ordinary volume sold in that country, 61 percent of the number of new ordinary policies, 75 percent of the volume of new or amended group contracts, and 45 percent of the new industrial volume; 44 companies operating in Canada representing 80 percent of the 1980 new ordinary volume, 83 percent of the number of new ordinary policies, and 77 percent of the volume of new or amended group contracts.

The 148 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 65 percent of the 1980 United States ordinary volume and 62 percent of the ordinary policies sold; the 40 companies operating in Canada represent 74 percent of the 1980 Canadian ordinary volume and 74 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

**UNITED STATES**

**Ordinary companies or departments**

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (28)
Group 4—$1 billion to $2 billion (24)
Group 5—$500 million to $1 billion (19)
Group 6—Less than $500 million (22)

**Home service companies or departments**

Group 7—$25 billion or more (2)
Group 8—$5 billion to $25 billion (4)
Group 9—Less than $5 billion (17)

**Canada**

Group 1—$2 billion or more (15)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (11)

# Industry Sales

## ORDINARY

| | Face Amount (in millions) | | | Number of Policies (in thousands) | | |
|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1982/1981 | 1981 | 1982 | 1982/1981 |
| January | $ 29,094 | $ 34,503 | 119% | 1,055 | 949 | 90% |
| February | 32,073 | 38,259 | 119 | 1,226 | 1,136 | 93 |
| March | 38,871 | 47,406 | 122 | 1,482 | 1,397 | 94 |
| April | 39,581 | 44,659 | 113 | 1,369 | 1,238 | 90 |
| May | 36,482 | 43,924 | 120 | 1,252 | 1,230 | 98 |
| June | 40,913 | | | 1,361 | | |
| July | 38,118 | | | 1,212 | | |
| August | 36,769 | | | 1,238 | | |
| September | 38,762 | | | 1,258 | | |
| October | 41,267 | | | 1,344 | | |
| November | 40,413 | | | 1,290 | | |
| December | 51,502 | | | 1,331 | | |
| **Year total** | $463,845 | | | 15,418 | | |
| **Year to date** | $176,101 | $208,751 | 119% | 6,384 | 5,950 | 93% |

### Face Amount by State (in thousands)

| | Month | Year to date | 1982/1981 Month | 1982/1981 Year to date | | Month | Year to date | 1982/1981 Month | 1982/1981 Year to date |
|---|---|---|---|---|---|---|---|---|---|
| Alabama | $ 863,464 | $ 3,945,787 | 132% | 119% | Montana | $ 152,573 | $ 698,505 | 123% | 115% |
| Alaska | 69,837 | 365,972 | 108 | 124 | Nebraska | 398,061 | 1,929,413 | 121 | 119 |
| Arizona | 577,830 | 2,665,055 | 121 | 117 | Nevada | 170,889 | 766,898 | 133 | 136 |
| Arkansas | 427,149 | 2,053,912 | 148 | 148 | New Hampshire | 169,748 | 778,775 | 116 | 114 |
| California | 4,985,165 | 24,295,900 | 115 | 120 | New Jersey | 1,307,739 | 6,195,866 | 110 | 109 |
| Colorado | 786,812 | 3,945,412 | 124 | 125 | New Mexico | 260,835 | 1,172,454 | 135 | 122 |
| Connecticut | 711,703 | 3,396,988 | 116 | 124 | New York | 2,533,754 | 11,972,759 | 106 | 104 |
| Delaware | 113,097 | 534,812 | 109 | 108 | North Carolina | 1,134,399 | 5,263,667 | 119 | 116 |
| D.C. | 194,116 | 766,571 | 179 | 142 | North Dakota | 174,305 | 910,921 | 121 | 137 |
| Florida | 2,174,426 | 9,997,434 | 126 | 121 | Ohio | 1,795,584 | 8,949,749 | 116 | 112 |
| Georgia | 1,413,302 | 6,570,907 | 130 | 129 | Oklahoma | 750,988 | 3,616,780 | 137 | 126 |
| Hawaii | 204,771 | 1,056,940 | 110 | 118 | Oregon | 438,107 | 2,203,953 | 115 | 121 |
| Idaho | 191,533 | 983,859 | 108 | 118 | Pennsylvania | 1,734,922 | 8,157,271 | 117 | 112 |
| Illinois | 1,998,055 | 9,809,992 | 111 | 113 | Rhode Island | 187,259 | 825,561 | 111 | 109 |
| Indiana | 879,346 | 4,335,658 | 110 | 113 | South Carolina | 679,950 | 3,027,062 | 137 | 124 |
| Iowa | 539,384 | 2,608,414 | 121 | 111 | South Dakota | 176,602 | 789,538 | 156 | 129 |
| Kansas | 523,071 | 2,498,232 | 128 | 124 | Tennessee | 939,618 | 4,582,167 | 122 | 127 |
| Kentucky | 475,181 | 2,431,803 | 115 | 111 | Texas | 3,985,081 | 18,389,497 | 136 | 128 |
| Louisiana | 1,195,502 | 5,355,427 | 131 | 129 | Utah | 622,459 | 2,542,339 | 171 | 159 |
| Maine | 131,614 | 675,668 | 104 | 115 | Vermont | 77,782 | 381,930 | 130 | 138 |
| Maryland | 780,106 | 3,664,338 | 110 | 111 | Virginia | 1,059,968 | 4,938,783 | 111 | 111 |
| Massachusetts | 943,963 | 4,570,243 | 124 | 122 | Washington | 828,343 | 3,969,137 | 127 | 126 |
| Michigan | 1,102,685 | 5,379,287 | 107 | 108 | West Virginia | 192,972 | 929,098 | 105 | 103 |
| Minnesota | 731,402 | 3,599,247 | 129 | 117 | Wisconsin | 712,030 | 3,519,995 | 114 | 116 |
| Mississippi | 492,652 | 2,119,539 | 126 | 117 | Wyoming | 80,510 | 441,353 | 87 | 110 |
| Missouri | 853,062 | 4,169,302 | 120 | 121 | U.S. TOTAL | $43,923,706 | $208,750,170 | 120% | 119% |

## GROUP

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 14,391 | $ 17,999 | 125% |
| February | 13,537 | 15,242 | 113 |
| March | 17,966 | 24,192 | 135 |
| April | 12,953 | 14,665 | 113 |
| May | 14,438 | 16,217 | 112 |
| June | 59,159* | | |
| July | 19,378 | | |
| August | 18,370 | | |
| September | 18,393 | | |
| October | 59,694* | | |
| November | 17,773 | | |
| December | 80,299* | | |
| **Year total** | $346,351 | | |
| **Year to date** | $ 73,285 | $ 88,315 | 121% |

*June and October include $40,000 million and $44,400 million FEGLI respectively; December includes $45,626 million SGLI

## INDUSTRIAL

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 178 | $ 98 | 55% |
| February | 173 | 135 | 78 |
| March | 255 | 152 | 60 |
| April | 215 | 134 | 62 |
| May | 225 | 126 | 56 |
| June | 152 | | |
| July | 152 | | |
| August | 149 | | |
| September | 144 | | |
| October | 242 | | |
| November | 119 | | |
| December | 132 | | |
| **Year total** | $2,136 | | |
| **Year to date** | $1,046 | $ 645 | 62% |

# UNITED STATES

## Ordinary Sales Results of 148 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1982/1981 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 246,623 | $ 247,729 | $ 18,725,556 | $ 21,966,636 | 639,318 | 573,144 | $13.17 | $11.28 | $29,290 | $38,327 | $386 | $432 | 100% | 117% | 90% | 86% | 131% | 112% | January |
| February | 253,778 | 249,799 | 20,630,147 | 24,387,718 | 732,521 | 680,744 | 12.30 | 10.24 | 28,163 | 35,825 | 346 | 367 | 98 | 118 | 93 | 83 | 127 | 106 | February |
| March | 308,097 | 308,045 | 24,914,550 | 30,117,896 | 887,535 | 831,877 | 12.37 | 10.23 | 28,072 | 36,205 | 347 | 370 | 100 | 121 | 94 | 83 | 129 | 107 | March |
| April | 307,528 | 281,436 | 25,419,606 | 28,361,128 | 821,532 | 746,955 | 12.10 | 9.92 | 30,942 | 37,969 | 374 | 377 | 92 | 112 | 91 | 82 | 123 | 101 | April |
| May | 286,535 | 283,211 | 23,461,527 | 27,970,884 | 751,512 | 742,714 | 12.21 | 10.13 | 31,219 | 37,660 | 381 | 381 | 99 | 119 | 99 | 83 | 121 | 100 | May |
| June | 321,414 | | 26,323,256 | | 821,243 | | 12.21 | | 32,053 | | 391 | | | | | | | | June |
| July | 293,585 | | 24,445,193 | | 730,673 | | 12.01 | | 33,456 | | 402 | | | | | | | | July |
| August | 282,997 | | 23,625,370 | | 746,672 | | 11.98 | | 31,641 | | 379 | | | | | | | | August |
| September | 290,568 | | 24,946,500 | | 755,965 | | 11.65 | | 33,000 | | 384 | | | | | | | | September |
| October | 303,961 | | 26,537,198 | | 790,890 | | 11.45 | | 33,554 | | 384 | | | | | | | | October |
| November | 290,799 | | 26,031,445 | | 769,212 | | 11.17 | | 33,842 | | 378 | | | | | | | | November |
| December | 375,497 | | 33,424,399 | | 804,547 | | 11.23 | | 41,544 | | 467 | | | | | | | | December |
| **Year total** | $3,561,382 | | $298,484,747 | | 9,251,620 | | $11.93 | | $32,263 | | $385 | | | | | | | | **Year total** |
| **Year to date** | $1,402,561 | $1,370,220 | $113,151,386 | $132,804,262 | 3,832,418 | 3,575,434 | $12.40 | $10.32 | $29,525 | $37,144 | $366 | $383 | 98% | 117% | 93% | 83% | 126% | 105% | **Year to date** |

### 125 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 224,365 | $ 217,611 | $ 19,386,499 | $ 23,679,372 | 426,278 | 405,693 | $11.57 | $ 9.19 | $45,479 | $58,368 | $526 | $536 | 97% | 122% | 95% | 79% | 128% | 102% | **Month** |
| **Year to date** | $1,095,695 | $1,059,324 | $ 92,791,937 | $112,579,084 | 2,166,534 | 1,989,112 | $11.81 | $ 9.41 | $42,830 | $56,598 | $506 | $533 | 97% | 121% | 92% | 80% | 132% | 105% | **Year to date** |
| Group 1—Month | $ 140,750 | $ 130,026 | $ 11,978,837 | $ 13,735,412 | 276,126 | 249,583 | $11.75 | $ 9.47 | $43,382 | $55,033 | $510 | $521 | 92% | 115% | 90% | 81% | 127% | 102% | Group 1—Month |
| Year to date | $ 685,457 | $ 633,233 | $ 56,079,740 | $ 65,385,348 | 1,370,928 | 1,219,493 | $12.22 | $ 9.68 | $40,906 | $53,617 | $500 | $519 | 92% | 117% | 89% | 79% | 131% | 104% | Year to date |
| Group 2—Month | $ 41,091 | $ 38,053 | $ 3,310,868 | $ 3,665,248 | 64,867 | 61,806 | $12.41 | $10.38 | $51,041 | $59,302 | $633 | $616 | 93% | 111% | 95% | 84% | 116% | 97% | Group 2—Month |
| Year to date | $ 204,526 | $ 197,178 | $ 16,416,306 | $ 17,727,183 | 344,178 | 304,522 | $12.46 | $11.12 | $47,697 | $58,213 | $594 | $648 | 96% | 108% | 88% | 89% | 122% | 109% | Year to date |
| Group 3—Month | $ 23,011 | $ 27,986 | $ 2,271,247 | $ 3,524,611 | 45,884 | 47,697 | $10.13 | $ 7.94 | $49,500 | $73,896 | $502 | $587 | 122% | 155% | 104% | 78% | 149% | 117% | Group 3—Month |
| Year to date | $ 114,591 | $ 126,706 | $ 11,338,129 | $ 16,606,987 | 242,968 | 237,284 | $10.11 | $ 7.63 | $46,665 | $69,988 | $472 | $534 | 111% | 146% | 98% | 75% | 150% | 113% | Year to date |
| Group 4—Month | $ 12,764 | $ 12,647 | $ 1,119,222 | $ 1,696,293 | 21,097 | 24,558 | $11.40 | $ 7.46 | $53,051 | $69,073 | $605 | $515 | 99% | 152% | 116% | 65% | 130% | 85% | Group 4—Month |
| Year to date | $ 58,300 | $ 56,828 | $ 5,449,492 | $ 7,642,720 | 112,364 | 117,393 | $10.70 | $ 7.44 | $48,499 | $65,104 | $519 | $484 | 97% | 140% | 104% | 70% | 134% | 93% | Year to date |
| Group 5—Month | $ 4,442 | $ 6,836 | $ 480,574 | $ 707,940 | 11,738 | 15,508 | $ 9.24 | $ 9.66 | $40,942 | $45,650 | $378 | $441 | 154% | 147% | 132% | 105% | 111% | 117% | Group 5—Month |
| Year to date | $ 21,795 | $ 34,166 | $ 2,384,627 | $ 3,488,304 | 61,868 | 77,277 | $ 9.14 | $ 9.79 | $38,544 | $45,140 | $352 | $442 | 157% | 146% | 125% | 107% | 117% | 126% | Year to date |
| Group 6—Month | $ 2,307 | $ 2,063 | $ 225,751 | $ 349,868 | 6,566 | 6,541 | $10.22 | $ 5.90 | $34,382 | $53,488 | $351 | $315 | 89% | 155% | 100% | 58% | 156% | 90% | Group 6—Month |
| Year to date | $ 11,026 | $ 11,213 | $ 1,123,643 | $ 1,728,542 | 34,228 | 33,143 | $ 9.81 | $ 6.49 | $32,828 | $52,154 | $322 | $338 | 102% | 154% | 97% | 66% | 159% | 105% | Year to date |

### 23 Home Service Companies and Departments

#### Excluding weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 59,750 | $ 63,158 | $ 4,014,072 | $ 4,231,592 | 299,892 | 313,461 | $14.89 | $14.93 | $13,385 | $13,500 | $199 | $201 | 106% | 105% | 105% | 100% | 101% | 101% | **Month** |
| **Year to date** | $ 290,988 | $ 297,644 | $ 20,000,747 | $ 19,952,068 | 1,508,917 | 1,467,920 | $14.55 | $14.92 | $13,255 | $13,592 | $193 | $203 | 102% | 100% | 97% | 103% | 103% | 105% | **Year to date** |
| Group 7—Month | $ 30,542 | $ 29,010 | $ 2,259,564 | $ 2,080,046 | 106,672 | 93,234 | $13.52 | $13.95 | $21,182 | $22,310 | $286 | $311 | 95% | 92% | 87% | 103% | 105% | 109% | Group 7—Month |
| Year to date | $ 153,432 | $ 142,851 | $ 11,594,064 | $ 10,206,140 | 558,612 | 473,575 | $13.23 | $14.00 | $20,755 | $21,551 | $275 | $302 | 93% | 88% | 85% | 106% | 104% | 110% | Year to date |
| Group 8—Month | $ 12,483 | $ 14,906 | $ 802,351 | $ 956,709 | 75,479 | 90,304 | $15.56 | $15.58 | $10,630 | $10,594 | $165 | $165 | 119% | 119% | 120% | 100% | 100% | 100% | Group 8—Month |
| Year to date | $ 63,092 | $ 72,231 | $ 3,903,139 | $ 4,541,319 | 388,717 | 424,399 | $16.16 | $15.91 | $10,041 | $10,701 | $162 | $170 | 114% | 116% | 109% | 98% | 107% | 105% | Year to date |
| Group 9—Month | $ 16,725 | $ 19,242 | $ 952,157 | $ 1,194,837 | 117,741 | 129,923 | $17.57 | $16.10 | $ 8,087 | $ 9,197 | $142 | $148 | 115% | 125% | 110% | 92% | 114% | 104% | Group 9—Month |
| Year to date | $ 74,464 | $ 82,562 | $ 4,503,544 | $ 5,204,609 | 561,588 | 569,946 | $16.53 | $15.86 | $ 8,019 | $ 9,132 | $133 | $145 | 111% | 116% | 101% | 96% | 114% | 109% | Year to date |

#### Weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Month** | $ 2,420 | $ 2,442 | $ 60,956 | $ 59,920 | 25,342 | 23,560 | $39.70 | $40.75 | $ 2,405 | $ 2,543 | $ 95 | $104 | 101% | 98% | 93% | 103% | 106% | 109% | **Month** |
| **Year to date** | $ 15,878 | $ 13,252 | $ 358,702 | $ 273,110 | 156,967 | 118,402 | $44.27 | $48.52 | $ 2,285 | $ 2,307 | $101 | $112 | 83% | 76% | 75% | 110% | 101% | 111% | **Year to date** |

# CANADA

## Industry Sales

### ORDINARY

| | Face Amount (in thousands) | | | Number of Policies | | |
|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1982/1981 | 1981 | 1982 | 1982/1981 |
| January | $ 2,578,748 | $ 3,204,040 | 124% | 63,955 | 67,857 | 106% |
| February | 3,258,714 | 4,326,305 | 133 | 85,871 | 95,709 | 111 |
| March | 3,717,855 | 4,943,339 | 133 | 96,776 | 104,312 | 108 |
| April | 3,823,493 | 4,424,390 | 116 | 93,146 | 95,651 | 103 |
| May | 3,730,674 | 4,431,341 | 119 | 92,392 | 97,149 | 105 |
| June | 4,174,144 | | | 98,630 | | |
| July | 3,924,266 | | | 88,063 | | |
| August | 3,305,520 | | | 72,855 | | |
| September | 3,878,656 | | | 92,274 | | |
| October | 4,332,630 | | | 106,604 | | |
| November | 4,599,028 | | | 104,238 | | |
| December | 5,207,327 | | | 101,969 | | |
| **Year total** | $46,531,055 | | | 1,096,773 | | |
| **Year to date** | $17,109,484 | $21,329,415 | 125% | 432,140 | 460,678 | 107% |

### Face Amount by Province (in thousands)

| | | | 1982/1981 | |
|---|---|---|---|---|
| | Month | Year to date | Month | Year to date |
| Alberta | $ 598,307 | $ 2,701,158 | 137% | 131% |
| British Columbia | 545,804 | 2,651,216 | 116 | 121 |
| Manitoba | 143,212 | 750,224 | 111 | 126 |
| New Brunswick | 86,859 | 419,557 | 115 | 128 |
| Newfoundland | 61,465 | 231,703 | 167 | 132 |
| Nova Scotia | 82,485 | 424,112 | 95 | 115 |
| Ontario | 1,367,762 | 6,784,745 | 113 | 123 |
| Prince Edward Is. | 13,186 | 65,990 | 109 | 116 |
| Quebec | 1,400,047 | 6,689,358 | 120 | 126 |
| Saskatchewan | 132,214 | 611,352 | 127 | 129 |
| Canada total | $4,431,341 | $21,329,415 | 119% | 125% |

### GROUP

| | Face Amount (in thousands) | | |
|---|---|---|---|
| | 1981 | 1982 | 1982/1981 |
| January | $ 1,463,814 | $ 2,693,014 | 184% |
| February | 2,839,386 | 1,253,002 | 44 |
| March | 2,339,791 | 3,336,215 | 143 |
| April | 1,521,624 | 2,127,281 | 140 |
| May | 1,466,359 | 2,227,614 | 152 |
| June | 2,257,118 | | |
| July | 1,564,429 | | |
| August | 1,689,320 | | |
| September | 2,725,288 | | |
| October | 1,851,872 | | |
| November | 2,213,515 | | |
| December | 3,883,105 | | |
| **Year total** | $25,815,621 | | |
| **Year to date** | $ 9,630,974 | $11,637,126 | 121% |

## Ordinary Sales Results of 40 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1982/1981 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 16,880 | $ 18,918 | $ 1,856,531 | $ 2,330,948 | 45,496 | 47,741 | $ 9.09 | $ 8.12 | $40,806 | $48,825 | $371 | $396 | 112% | 126% | 105% | 89% | 120% | 107% | January |
| February | 21,338 | 24,285 | 2,380,506 | 3,158,723 | 62,658 | 67,913 | 8.96 | 7.69 | 37,992 | 46,511 | 341 | 358 | 114 | 133 | 108 | 86 | 122 | 105 | February |
| March | 24,010 | 26,716 | 2,653,381 | 3,621,298 | 67,778 | 73,568 | 9.05 | 7.38 | 39,148 | 49,224 | 354 | 363 | 111 | 136 | 109 | 82 | 126 | 103 | March |
| April | 23,906 | 25,919 | 2,817,197 | 3,263,262 | 68,086 | 68,531 | 8.49 | 7.94 | 41,377 | 47,617 | 351 | 378 | 108 | 116 | 101 | 94 | 115 | 108 | April |
| May | 22,921 | 25,288 | 2,714,011 | 3,215,345 | 66,491 | 67,709 | 8.45 | 7.86 | 40,818 | 47,488 | 345 | 373 | 110 | 118 | 102 | 93 | 116 | 108 | May |
| June | 25,518 | | 3,065,033 | | 71,087 | | 8.33 | | 43,117 | | 359 | | | | | | | | June |
| July | 23,889 | | 2,870,003 | | 63,255 | | 8.32 | | 45,372 | | 378 | | | | | | | | July |
| August | 19,812 | | 2,428,313 | | 52,208 | | 8.16 | | 46,512 | | 379 | | | | | | | | August |
| September | 22,517 | | 2,758,003 | | 63,440 | | 8.16 | | 43,474 | | 355 | | | | | | | | September |
| October | 26,749 | | 3,126,430 | | 75,797 | | 8.56 | | 41,247 | | 353 | | | | | | | | October |
| November | 27,930 | | 3,325,475 | | 73,203 | | 8.40 | | 45,428 | | 382 | | | | | | | | November |
| December | 32,594 | | 3,834,781 | | 72,884 | | 8.50 | | 52,615 | | 447 | | | | | | | | December |
| **Year total** | $288,064 | | $33,829,664 | | 782,383 | | $ 8.52 | | $43,239 | | $368 | | | | | | | | Year total |
| **Year to date** | $109,055 | $121,126 | $12,421,626 | $15,589,576 | 310,509 | 325,462 | $ 8.78 | $ 7.77 | $40,004 | $47,900 | $351 | $372 | 111% | 126% | 105% | 88% | 120% | 106% | Year to date |
| Group 1—Month | $ 17,628 | $ 17,788 | $ 1,998,809 | $ 2,091,145 | 52,237 | 50,051 | $ 8.82 | $ 8.51 | $38,264 | $41,780 | $337 | $355 | 101% | 105% | 96% | 96% | 109% | 105% | Group 1—Month |
| Year to date | $ 84,092 | $ 88,645 | $ 9,215,097 | $10,512,754 | 244,112 | 242,789 | $ 9.13 | $ 8.43 | $37,749 | $43,300 | $344 | $365 | 105% | 114% | 99% | 92% | 115% | 106% | Year to date |
| Group 2—Month | $ 3,846 | $ 5,148 | $ 500,145 | $ 682,266 | 10,330 | 12,670 | $ 7.69 | $ 7.55 | $48,417 | $53,849 | $372 | $406 | 134% | 136% | 123% | 98% | 111% | 109% | Group 2—Month |
| Year to date | $ 18,826 | $ 23,744 | $ 2,288,006 | $ 3,515,175 | 47,869 | 61,883 | $ 8.23 | $ 6.75 | $47,797 | $56,804 | $393 | $384 | 126% | 154% | 129% | 82% | 119% | 98% | Year to date |
| Group 3—Month | $ 1,447 | $ 2,352 | $ 215,057 | $ 441,934 | 3,924 | 4,988 | $ 6.73 | $ 5.32 | $54,806 | $88,599 | $369 | $472 | 163% | 205% | 127% | 79% | 162% | 128% | Group 3—Month |
| Year to date | $ 6,137 | $ 8,737 | $ 918,523 | $ 1,561,647 | 18,528 | 20,790 | $ 6.68 | $ 5.59 | $49,575 | $75,115 | $331 | $420 | 142% | 170% | 112% | 84% | 152% | 127% | Year to date |

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Printed in U.S.A.

16.25 1

I/R Code 47.40

June 1982

# *Monthly Survey of* LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

**This survey gives:**

**Monthly totals** for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

**Ordinary sales** results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

## Comparisons with Previous Year

| | FACE AMOUNT | | NUMBER OF POLICIES | | ANNUALIZED PREMIUM | |
|---|---|---|---|---|---|---|
| | Current month | Year to date | Current month | Year to date | Current month | Year to date |
| **UNITED STATES** | | | | | | |
| Ordinary | 118% | 118% | 96% | 94% | 96% | 97% |
| Group | 33% | 81% | — | — | — | — |
| Industrial | 76% | 64% | — | — | — | — |
| **CANADA** | | | | | | |
| Ordinary | 114% | 123% | 104% | 106% | 110% | 111% |
| Group | 93% | 116% | — | — | — | — |

The industry totals are estimates based on monthly reports from: 164 companies operating in the United States representing 66 percent of the 1980 new ordinary volume sold in that country, 61 percent of the number of new ordinary policies, 75 percent of the volume of new or amended group contracts, and 45 percent of the new industrial volume; 44 companies operating in Canada representing 80 percent of the 1980 new ordinary volume, 83 percent of the number of new ordinary policies, and 77 percent of the volume of new or amended group contracts.

The 148 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 65 percent of the 1980 United States ordinary volume and 62 percent of the ordinary policies sold; the 40 companies operating in Canada represent 74 percent of the 1980 Canadian ordinary volume and 74 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

**UNITED STATES**

**Ordinary companies or departments**

- Group 1—$10 billion or more (20)
- Group 2—$4 billion to $10 billion (23)
- Group 3—$2 billion to $4 billion (28)
- Group 4—$1 billion to $2 billion (24)
- Group 5—$500 million to $1 billion (19)
- Group 6—Less than $500 million (22)

**Home service companies or departments**

- Group 7—$25 billion or more (2)
- Group 8—$5 billion to $25 billion (4)
- Group 9—Less than $5 billion (17)

**Canada**

- Group 1—$2 billion or more (15)
- Group 2—$700 million to $2 billion (14)
- Group 3—Less than $700 million (11)

# Industry Sales

## ORDINARY

| | Face Amount (in millions) | | | Number of Policies (in thousands) | | |
|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1982/1981 | 1981 | 1982 | 1982/1981 |
| January | $ 29,094 | $ 34,503 | 119% | 1,055 | 949 | 90% |
| February | 32,073 | 38,259 | 119 | 1,226 | 1,136 | 93 |
| March | 38,871 | 47,406 | 122 | 1,482 | 1,397 | 94 |
| April | 39,581 | 44,659 | 113 | 1,369 | 1,238 | 90 |
| May | 36,482 | 43,924 | 120 | 1,252 | 1,230 | 98 |
| June | 40,913 | 48,263 | 118 | 1,361 | 1,304 | 96 |
| July | 38,118 | | | 1,212 | | |
| August | 36,769 | | | 1,238 | | |
| September | 38,762 | | | 1,258 | | |
| October | 41,267 | | | 1,344 | | |
| November | 40,413 | | | 1,290 | | |
| December | 51,502 | | | 1,331 | | |
| **Year total** | $463,845 | | | 15,418 | | |
| **Year to date** | $217,014 | $257,014 | 118% | 7,745 | 7,254 | 94% |

### Face Amount by State (in thousands)

| | | | 1982/1981 | | | | | 1982/1981 | |
|---|---|---|---|---|---|---|---|---|---|
| | Month | Year to date | Month | Year to date | | Month | Year to date | Month | Year to date |
| Alabama | $ 903,592 | $ 4,849,379 | 115% | 119% | Montana | $ 157,033 | $ 855,538 | 122% | 116% |
| Alaska | 107,667 | 473,639 | 116 | 122 | Nebraska | 432,102 | 2,361,515 | 124 | 120 |
| Arizona | 645,669 | 3,310,724 | 127 | 119 | Nevada | 184,316 | 951,214 | 121 | 133 |
| Arkansas | 461,469 | 2,515,381 | 141 | 147 | New Hampshire | 189,569 | 968,344 | 123 | 116 |
| California | 5,719,148 | 30,015,048 | 117 | 120 | New Jersey | 1,473,349 | 7,669,215 | 116 | 110 |
| Colorado | 897,573 | 4,842,985 | 130 | 126 | New Mexico | 260,836 | 1,433,290 | 110 | 119 |
| Connecticut | 768,838 | 4,165,826 | 122 | 124 | New York | 2,885,088 | 14,857,847 | 113 | 106 |
| Delaware | 124,176 | 658,988 | 110 | 109 | North Carolina | 1,200,109 | 6,463,776 | 116 | 116 |
| D.C. | 184,763 | 951,334 | 125 | 138 | North Dakota | 201,778 | 1,112,699 | 136 | 137 |
| Florida | 2,230,450 | 12,227,884 | 111 | 119 | Ohio | 2,058,758 | 11,008,507 | 115 | 113 |
| Georgia | 1,476,959 | 8,047,866 | 126 | 128 | Oklahoma | 852,509 | 4,469,289 | 121 | 125 |
| Hawaii | 253,218 | 1,310,158 | 113 | 117 | Oregon | 481,395 | 2,685,348 | 117 | 120 |
| Idaho | 222,833 | 1,206,692 | 122 | 119 | Pennsylvania | 1,834,775 | 9,992,046 | 108 | 111 |
| Illinois | 2,237,702 | 12,047,694 | 115 | 113 | Rhode Island | 200,916 | 1,026,477 | 104 | 108 |
| Indiana | 963,568 | 5,299,226 | 114 | 113 | South Carolina | 731,335 | 3,758,397 | 127 | 125 |
| Iowa | 600,100 | 3,208,514 | 114 | 111 | South Dakota | 188,854 | 978,392 | 160 | 134 |
| Kansas | 567,204 | 3,065,436 | 116 | 122 | Tennessee | 1,042,029 | 5,624,196 | 128 | 127 |
| Kentucky | 530,345 | 2,962,148 | 108 | 110 | Texas | 4,472,999 | 22,862,496 | 127 | 127 |
| Louisiana | 1,221,772 | 6,577,199 | 118 | 127 | Utah | 559,974 | 3,102,313 | 147 | 157 |
| Maine | 146,422 | 822,090 | 112 | 114 | Vermont | 72,118 | 454,048 | 106 | 131 |
| Maryland | 822,178 | 4,486,516 | 106 | 110 | Virginia | 1,244,315 | 6,183,098 | 117 | 112 |
| Massachusetts | 1,030,144 | 5,600,387 | 113 | 120 | Washington | 930,257 | 4,899,394 | 130 | 127 |
| Michigan | 1,158,369 | 6,537,656 | 109 | 108 | West Virginia | 219,342 | 1,148,440 | 104 | 103 |
| Minnesota | 782,116 | 4,381,363 | 119 | 117 | Wisconsin | 768,017 | 4,288,012 | 116 | 116 |
| Mississippi | 543,252 | 2,662,791 | 125 | 119 | Wyoming | 102,397 | 543,750 | 103 | 109 |
| Missouri | 919,705 | 5,089,007 | 116 | 120 | U.S. TOTAL | $48,263,402 | $257,013,572 | 118% | 118% |

## GROUP

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 14,391 | $ 17,999 | 125% |
| February | 13,537 | 15,242 | 113 |
| March | 17,966 | 24,192 | 135 |
| April | 12,953 | 14,665 | 113 |
| May | 14,438 | 16,217 | 112 |
| June | 59,159* | 19,342 | 33 |
| July | 19,378 | | |
| August | 18,370 | | |
| September | 18,393 | | |
| October | 59,694* | | |
| November | 17,773 | | |
| December | 80,299* | | |
| **Year total** | $346,351 | | |
| **Year to date** | $132,444 | $107,657 | 81% |

## INDUSTRIAL

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 178 | $ 98 | 55% |
| February | 173 | 135 | 78 |
| March | 255 | 152 | 60 |
| April | 215 | 134 | 62 |
| May | 225 | 126 | 56 |
| June | 152 | 116 | 76 |
| July | 152 | | |
| August | 149 | | |
| September | 144 | | |
| October | 242 | | |
| November | 119 | | |
| December | 132 | | |
| **Year total** | $2,136 | | |
| **Year to date** | $1,198 | $ 761 | 64% |

*June and October include $40,000 million and $44,400 million FEGLI respectively; December includes $45,626 million SGLI.

# UNITED STATES

## Ordinary Sales Results of 148 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1982/1981 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 246,623 | $ 247,729 | $ 18,725,556 | $ 21,966,636 | 639,318 | 573,144 | $13.17 | $11.28 | $29,290 | $38,327 | $386 | $432 | 100% | 117% | 90% | 86% | 131% | 112% | January |
| February | 253,778 | 249,799 | 20,630,147 | 24,387,718 | 732,521 | 680,744 | 12.30 | 10.24 | 28,163 | 35,825 | 346 | 367 | 98 | 118 | 93 | 83 | 127 | 106 | February |
| March | 308,097 | 308,045 | 24,914,550 | 30,117,896 | 887,535 | 831,077 | 12.37 | 10.23 | 28,072 | 36,205 | 347 | 370 | 100 | 121 | 94 | 83 | 129 | 107 | March |
| April | 307,528 | 281,436 | 25,419,606 | 28,361,128 | 821,532 | 746,955 | 12.10 | 9.92 | 30,942 | 37,969 | 374 | 377 | 92 | 112 | 91 | 82 | 123 | 101 | April |
| May | 286,535 | 283,211 | 23,461,527 | 27,970,884 | 751,512 | 742,714 | 12.21 | 10.13 | 31,219 | 37,660 | 381 | 381 | 99 | 119 | 99 | 83 | 121 | 100 | May |
| June | 321,414 | 308,768 | 26,323,256 | 30,530,771 | 821,243 | 786,294 | 12.21 | 10.11 | 32,053 | 38,829 | 391 | 393 | 96 | 116 | 96 | 83 | 121 | 101 | June |
| July | 293,585 | | 24,445,193 | | 730,673 | | 12.01 | | 33,456 | | 402 | | | | | | | | July |
| August | 282,997 | | 23,625,370 | | 746,672 | | 11.98 | | 31,641 | | 379 | | | | | | | | August |
| September | 290,568 | | 24,946,500 | | 755,965 | | 11.65 | | 33,000 | | 384 | | | | | | | | September |
| October | 303,961 | | 26,537,198 | | 790,890 | | 11.45 | | 33,554 | | 384 | | | | | | | | October |
| November | 290,799 | | 26,031,445 | | 769,212 | | 11.17 | | 33,842 | | 378 | | | | | | | | November |
| December | 375,497 | | 33,424,399 | | 804,547 | | 11.23 | | 41,544 | | 467 | | | | | | | | December |
| **Year total** | $3,561,382 | | $298,484,747 | | 9,251,620 | | $11.93 | | $32,263 | | $385 | | | | | | | | **Year total** |
| **Year to date** | $1,723,975 | $1,678,988 | $139,474,642 | $163,335,033 | 4,653,661 | 4,361,728 | $12.36 | $10.28 | $29,971 | $37,447 | $370 | $385 | 97% | 117% | 94% | 83% | 125% | 104% | **Year to date** |

### 125 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 253,082 | $ 241,185 | $ 21,952,275 | $ 25,921,547 | 461,348 | 438,953 | $11.53 | $ 9.30 | $47,583 | $59,053 | $549 | $549 | 95% | 118% | 95% | 81% | 124% | 100% | **Month** |
| **Year to date** | $1,348,777 | $1,300,509 | $114,744,212 | $138,500,631 | 2,627,882 | 2,428,065 | $11.75 | $ 9.39 | $43,664 | $57,042 | $513 | $536 | 96% | 121% | 92% | 80% | 131% | 104% | **Year to date** |
| Group 1—Month | $ 162,509 | $ 147,912 | $ 13,722,382 | $ 15,218,543 | 299,756 | 273,527 | $11.84 | $ 9.72 | $45,779 | $55,638 | $542 | $541 | 91% | 111% | 91% | 82% | 122% | 100% | Group 1—Month |
| Year to date | $ 847,966 | $ 781,145 | $ 69,802,122 | $ 80,603,891 | 1,670,684 | 1,493,020 | $12.15 | $ 9.69 | $41,781 | $53,987 | $508 | $523 | 92% | 115% | 89% | 80% | 129% | 103% | Year to date |
| Group 2—Month | $ 45,712 | $ 41,932 | $ 3,701,970 | $ 4,011,670 | 70,329 | 64,547 | $12.35 | $10.45 | $52,638 | $62,151 | $650 | $650 | 92% | 108% | 92% | 85% | 118% | 100% | Group 2—Month |
| Year to date | $ 250,238 | $ 239,110 | $ 20,118,276 | $ 21,738,853 | 414,507 | 369,069 | $12.44 | $11.00 | $48,535 | $58,902 | $604 | $648 | 96% | 108% | 89% | 88% | 121% | 107% | Year to date |
| Group 3—Month | $ 24,677 | $ 28,274 | $ 2,499,253 | $ 3,728,703 | 47,410 | 50,851 | $ 9.87 | $ 7.58 | $52,716 | $73,326 | $521 | $556 | 115% | 149% | 107% | 77% | 139% | 107% | Group 3—Month |
| Year to date | $ 139,268 | $ 154,980 | $ 13,837,382 | $ 20,335,690 | 290,378 | 288,135 | $10.06 | $ 7.62 | $47,653 | $70,577 | $480 | $538 | 111% | 147% | 99% | 76% | 148% | 112% | Year to date |
| Group 4—Month | $ 12,784 | $ 13,562 | $ 1,253,273 | $ 1,824,941 | 24,715 | 26,906 | $10.20 | $ 7.43 | $50,709 | $67,827 | $517 | $504 | 106% | 146% | 109% | 73% | 134% | 97% | Group 4—Month |
| Year to date | $ 71,084 | $ 70,390 | $ 6,702,765 | $ 9,467,661 | 137,079 | 144,299 | $10.61 | $ 7.43 | $48,897 | $65,611 | $519 | $488 | 99% | 141% | 105% | 70% | 134% | 94% | Year to date |
| Group 5—Month | $ 5,330 | $ 7,115 | $ 558,114 | $ 737,224 | 12,800 | 15,772 | $ 9.55 | $ 9.65 | $43,603 | $46,743 | $416 | $451 | 133% | 132% | 123% | 101% | 107% | 108% | Group 5—Month |
| Year to date | $ 27,125 | $ 41,281 | $ 2,942,741 | $ 4,225,528 | 74,668 | 93,049 | $ 9.22 | $ 9.77 | $39,411 | $45,412 | $363 | $444 | 152% | 144% | 125% | 106% | 115% | 122% | Year to date |
| Group 6—Month | $ 2,070 | $ 2,390 | $ 217,283 | $ 400,466 | 6,338 | 7,350 | $ 9.53 | $ 5.97 | $34,283 | $54,485 | $327 | $325 | 115% | 184% | 116% | 63% | 159% | 99% | Group 6—Month |
| Year to date | $ 13,096 | $ 13,603 | $ 1,340,926 | $ 2,129,008 | 40,566 | 40,493 | $ 9.77 | $ 6.39 | $33,055 | $52,577 | $323 | $336 | 104% | 159% | 100% | 65% | 159% | 104% | Year to date |

### 23 Home Service Companies and Departments

#### Excluding weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 65,120 | $ 65,286 | $ 4,293,655 | $ 4,555,805 | 326,554 | 325,308 | $15.17 | $14.33 | $13,148 | $14,005 | $199 | $201 | 100% | 106% | 100% | 94% | 107% | 101% | **Month** |
| **Year to date** | $ 356,108 | $ 362,930 | $ 24,294,402 | $ 24,507,873 | 1,835,471 | 1,793,228 | $14.66 | $14.81 | $13,236 | $13,667 | $194 | $202 | 102% | 101% | 98% | 101% | 103% | 104% | **Year to date** |
| Group 7—Month | $ 31,607 | $ 30,085 | $ 2,296,032 | $ 2,265,555 | 107,384 | 99,069 | $13.77 | $13.28 | $21,382 | $22,868 | $294 | $304 | 95% | 99% | 92% | 96% | 107% | 103% | Group 7—Month |
| Year to date | $ 185,039 | $ 172,936 | $ 13,890,096 | $ 12,471,695 | 665,996 | 572,644 | $13.32 | $13.87 | $20,656 | $21,779 | $278 | $302 | 93% | 90% | 86% | 104% | 104% | 109% | Year to date |
| Group 8—Month | $ 14,313 | $ 16,387 | $ 911,389 | $ 1,081,778 | 83,818 | 99,268 | $15.70 | $15.15 | $10,873 | $10,898 | $171 | $165 | 114% | 119% | 118% | 96% | 100% | 96% | Group 8—Month |
| Year to date | $ 77,405 | $ 88,618 | $ 4,814,528 | $ 5,623,097 | 472,535 | 523,667 | $16.08 | $15.76 | $10,189 | $10,738 | $164 | $169 | 114% | 117% | 111% | 98% | 105% | 103% | Year to date |
| Group 9—Month | $ 19,200 | $ 18,814 | $ 1,086,234 | $ 1,208,472 | 135,352 | 126,971 | $17.68 | $15.57 | $ 8,025 | $ 9,518 | $142 | $148 | 98% | 111% | 94% | 88% | 119% | 104% | Group 9—Month |
| Year to date | $ 93,664 | $ 101,376 | $ 5,589,778 | $ 6,413,081 | 696,940 | 696,917 | $16.76 | $15.81 | $ 8,020 | $ 9,202 | $134 | $145 | 108% | 115% | 100% | 94% | 115% | 108% | Year to date |

#### Weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Month** | $ 3,212 | $ 2,297 | $ 77,326 | $ 53,419 | 33,341 | 22,033 | $41.54 | $43.00 | $ 2,319 | $ 2,424 | $ 96 | $104 | 72% | 69% | 66% | 104% | 105% | 108% | **Month** |
| **Year to date** | $ 19,090 | $ 15,549 | $ 436,028 | $ 326,529 | 190,308 | 140,435 | $43.78 | $47.62 | $ 2,291 | $ 2,325 | $100 | $111 | 81% | 75% | 74% | 109% | 101% | 111% | **Year to date** |

# CANADA

## Industry Sales

### ORDINARY

| | Face Amount (in thousands) | | | Number of Policies | | |
|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1982/1981 | 1981 | 1982 | 1982/1981 |
| January | $ 2,578,748 | $ 3,204,040 | 124% | 63,955 | 67,857 | 106% |
| February | 3,258,714 | 4,326,305 | 133 | 85,871 | 95,709 | 111 |
| March | 3,717,855 | 4,943,339 | 133 | 96,776 | 104,312 | 108 |
| April | 3,823,493 | 4,424,390 | 116 | 93,146 | 95,651 | 103 |
| May | 3,730,674 | 4,431,341 | 119 | 92,392 | 97,149 | 105 |
| June | 4,174,144 | 4,755,689 | 114 | 98,630 | 102,355 | 104 |
| July | 3,924,266 | | | 88,063 | | |
| August | 3,305,520 | | | 72,855 | | |
| September | 3,878,656 | | | 92,274 | | |
| October | 4,332,630 | | | 106,604 | | |
| November | 4,599,028 | | | 104,238 | | |
| December | 5,207,327 | | | 101,969 | | |
| **Year total** | $46,531,055 | | | 1,096,773 | | |
| **Year to date** | $21,283,628 | $26,085,104 | 123% | 530,770 | 563,033 | 106% |

### Face Amount by Province (in thousands)

| | Month | Year to date | 1982/1981 Month | 1982/1981 Year to date |
|---|---|---|---|---|
| Alberta | $ 571,464 | $ 3,272,622 | 105% | 126% |
| British Columbia | 527,548 | 3,178,764 | 100 | 117 |
| Manitoba | 187,682 | 937,906 | 118 | 124 |
| New Brunswick | 89,701 | 509,258 | 117 | 126 |
| Newfoundland | 62,721 | 294,424 | 136 | 133 |
| Nova Scotia | 101,932 | 526,044 | 116 | 115 |
| Ontario | 1,538,080 | 8,322,825 | 112 | 120 |
| Prince Edward Is. | 13,100 | 79,090 | 88 | 110 |
| Quebec | 1,524,592 | 8,213,950 | 124 | 125 |
| Saskatchewan | 138,869 | 750,221 | 123 | 127 |
| Canada total | $4,755,689 | $26,085,104 | 114% | 123% |

### GROUP

| | Face Amount (in thousands) | | |
|---|---|---|---|
| | 1981 | 1982 | 1982/1981 |
| January | $ 1,463,814 | $ 2,693,014 | 184% |
| February | 2,839,386 | 1,253,002 | 44 |
| March | 2,339,791 | 3,336,215 | 143 |
| April | 1,521,624 | 2,127,281 | 140 |
| May | 1,466,359 | 2,227,614 | 152 |
| June | 2,257,118 | 2,109,677 | 93 |
| July | 1,564,429 | | |
| August | 1,689,320 | | |
| September | 2,725,288 | | |
| October | 1,851,872 | | |
| November | 2,213,515 | | |
| December | 3,883,105 | | |
| **Year total** | $25,815,621 | | |
| **Year to date** | $11,888,092 | $13,746,803 | 116% |

## Ordinary Sales Results of 40 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1982/1981 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 16,880 | $ 18,918 | $ 1,856,531 | $ 2,330,948 | 45,496 | 47,741 | $ 9.09 | $ 8.12 | $40,806 | $48,825 | $371 | $396 | 112% | 126% | 105% | 89% | 120% | 107% | January |
| February | 21,338 | 24,285 | 2,380,506 | 3,158,723 | 62,658 | 67,913 | 8.96 | 7.69 | 37,992 | 46,511 | 341 | 358 | 114 | 133 | 108 | 86 | 122 | 105 | February |
| March | 24,010 | 26,716 | 2,653,381 | 3,621,298 | 67,778 | 73,568 | 9.05 | 7.38 | 39,148 | 49,224 | 354 | 363 | 111 | 136 | 109 | 82 | 126 | 103 | March |
| April | 23,906 | 25,919 | 2,817,197 | 3,263,262 | 68,086 | 68,531 | 8.49 | 7.94 | 41,377 | 47,617 | 351 | 378 | 108 | 116 | 101 | 94 | 115 | 108 | April |
| May | 22,921 | 25,288 | 2,714,011 | 3,215,345 | 66,491 | 67,709 | 8.45 | 7.86 | 40,818 | 47,488 | 345 | 373 | 110 | 118 | 102 | 93 | 116 | 108 | May |
| June | 25,518 | 28,104 | 3,065,033 | 3,524,092 | 71,087 | 73,859 | 8.33 | 7.97 | 43,117 | 47,714 | 359 | 381 | 110 | 115 | 104 | 96 | 111 | 106 | June |
| July | 23,889 | | 2,870,003 | | 63,255 | | 8.32 | | 45,372 | | 378 | | | | | | | | July |
| August | 19,812 | | 2 428,313 | | 52,208 | | 8.16 | | 46,512 | | 379 | | | | | | | | August |
| September | 22,517 | | 2,758,003 | | 63,440 | | 8.16 | | 43,474 | | 355 | | | | | | | | September |
| October | 26,749 | | 3,126,430 | | 75,797 | | 8.56 | | 41,247 | | 353 | | | | | | | | October |
| November | 27,930 | | 3,325,475 | | 73,203 | | 8.40 | | 45,428 | | 382 | | | | | | | | November |
| December | 32,594 | | 3,834,781 | | 72,884 | | 8.50 | | 52,615 | | 447 | | | | | | | | December |
| **Year total** | $288,064 | | $33,829,664 | | 782,383 | | $ 8.52 | | $43,239 | | $368 | | | | | | | | Year total |
| **Year to date** | **$134,573** | **$149,230** | **$15,486,659** | **$19,113,668** | **381,596** | **399,321** | **$ 8.69** | **$ 7.81** | **$40,584** | **$47,865** | **$353** | **$374** | **111%** | **123%** | **105%** | **90%** | **118%** | **106%** | **Year to date** |
| Group 1—Month | $ 18,956 | $ 19,938 | $ 2,183,447 | $ 2,355,919 | 54,422 | 55,114 | $ 8.68 | $ 8.46 | $40,121 | $42,746 | $348 | $362 | 105% | 108% | 101% | 97% | 107% | 104% | Group 1—Month |
| Year to date | $103,048 | $108,583 | $11,398,514 | $12,868,673 | 298,534 | 297,903 | $ 9.04 | $ 8.44 | $38,182 | $43,198 | $345 | $364 | 105% | 113% | 100% | 93% | 113% | 106% | Year to date |
| Group 2—Month | $ 4,949 | $ 6,322 | $ 628,775 | $ 846,047 | 12,083 | 13,942 | $ 7.87 | $ 7.47 | $52,038 | $60,683 | $410 | $453 | 128% | 135% | 115% | 95% | 117% | 110% | Group 2—Month |
| Year to date | $ 23,775 | $ 30,066 | $ 2,916,781 | $ 4,361,222 | 59,952 | 75,825 | $ 8.15 | $ 6.89 | $48,652 | $57,517 | $397 | $397 | 126% | 150% | 126% | 85% | 118% | 100% | Year to date |
| Group 3—Month | $ 1,613 | $ 1,844 | $ 252,811 | $ 322,126 | 4,582 | 4,803 | $ 6.38 | $ 5.72 | $55,175 | $67,068 | $352 | $384 | 114% | 127% | 105% | 90% | 122% | 109% | Group 3—Month |
| Year to date | $ 7,750 | $ 10,581 | $ 1,171,334 | $ 1,883,773 | 23,110 | 25,593 | $ 6.62 | $ 5.62 | $50,685 | $73,605 | $335 | $413 | 137% | 161% | 111% | 85% | 145% | 123% | Year to date |

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Printed in U.S.A.

A6225-1 9/0182

I/R Code 47.40

July 1982

*Monthly Survey of*

# LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

**This survey gives:**

**Monthly totals** for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

**Ordinary sales** results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

## Comparisons with Previous Year

| | FACE AMOUNT | | NUMBER OF POLICIES | | ANNUALIZED PREMIUM | |
|---|---|---|---|---|---|---|
| | Current month | Year to date | Current month | Year to date | Current month | Year to date |
| **UNITED STATES** | | | | | | |
| Ordinary | 114% | 118% | 98% | 94% | 96% | 98% |
| Group | 80% | 81% | — | — | — | — |
| Industrial | 70% | 64% | — | — | — | — |
| **CANADA** | | | | | | |
| Ordinary | 109% | 120% | 103% | 106% | 105% | 110% |
| Group | 133% | 118% | — | — | — | — |

The industry totals are estimates based on monthly reports from: 164 companies operating in the United States representing 66 percent of the 1980 new ordinary volume sold in that country, 61 percent of the number of new ordinary policies, 75 percent of the volume of new or amended group contracts, and 45 percent of the new industrial volume; 44 companies operating in Canada representing 80 percent of the 1980 new ordinary volume, 83 percent of the number of new ordinary policies, and 77 percent of the volume of new or amended group contracts.

The 148 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 65 percent of the 1980 United States ordinary volume and 62 percent of the ordinary policies sold; the 40 companies operating in Canada represent 74 percent of the 1980 Canadian ordinary volume and 74 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

**UNITED STATES**

**Ordinary companies or departments**

- Group 1—$10 billion or more (20)
- Group 2—$4 billion to $10 billion (23)
- Group 3—$2 billion to $4 billion (28)
- Group 4—$1 billion to $2 billion (24)
- Group 5—$500 million to $1 billion (19)
- Group 6—Less than $500 million (22)

**Home service companies or departments**

- Group 7—$25 billion or more (2)
- Group 8—$5 billion to $25 billion (4)
- Group 9—Less than $5 billion (17)

**Canada**

- Group 1—$2 billion or more (15)
- Group 2—$700 million to $2 billion (14)
- Group 3—Less than $700 million (11)

# Industry Sales

## ORDINARY

| | Face Amount (in millions) | | | Number of Policies (in thousands) | | |
|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1982/1981 | 1981 | 1982 | 1982/1981 |
| January | $ 29,094 | $ 34,503 | 119% | 1,055 | 949 | 90% |
| February | 32,073 | 38,259 | 119 | 1,226 | 1,136 | 93 |
| March | 38,871 | 47,406 | 122 | 1,482 | 1,397 | 94 |
| April | 39,581 | 44,659 | 113 | 1,369 | 1,238 | 90 |
| May | 36,482 | 43,924 | 120 | 1,252 | 1,230 | 98 |
| June | 40,913 | 48,263 | 118 | 1,361 | 1,304 | 96 |
| July | 38,118 | 43,297 | 114 | 1,212 | 1,187 | 98 |
| August | 36,769 | | | 1,238 | | |
| September | 38,762 | | | 1,258 | | |
| October | 41,267 | | | 1,344 | | |
| November | 40,413 | | | 1,290 | | |
| December | 51,502 | | | 1,331 | | |
| **Year total** | $463,845 | | | 15,418 | | |
| **Year to date** | $255,132 | $300,311 | 118% | 8,957 | 8,441 | 94% |

### Face Amount by State (in thousands)

| | Month | Year to date | 1982/1981 Month | 1982/1981 Year to date | | Month | Year to date | 1982/1981 Month | 1982/1981 Year to date |
|---|---|---|---|---|---|---|---|---|---|
| **Alabama** | $ 795,595 | $ 5,644,974 | 110% | 117% | Montana | $ 132,403 | $ 987,941 | 103% | 114% |
| Alaska | 71,764 | 545,403 | 123 | 122 | Nebraska | 393,923 | 2,755,438 | 116 | 119 |
| **Arizona** | 620,404 | 3,931,128 | 122 | 120 | Nevada | 132,872 | 1,084,086 | 108 | 123 |
| Arkansas | 422,066 | 2,937,447 | 142 | 146 | New Hampshire | 153,924 | 1,122,268 | 107 | 114 |
| **California** | 5,233,516 | 35,248,564 | 115 | 119 | New Jersey | 1,302,261 | 8,971,476 | 111 | 110 |
| Colorado | 755,596 | 5,598,581 | 111 | 124 | New Mexico | 239,741 | 1,673,031 | 119 | 119 |
| **Connecticut** | 694,048 | 4,859,874 | 117 | 123 | New York | 2,549,846 | 17,407,693 | 110 | 107 |
| Delaware | 121,462 | 780,450 | 108 | 108 | North Carolina | 1,104,778 | 7,568,554 | 116 | 116 |
| **D.C.** | 144,509 | 1,095,843 | 102 | 132 | North Dakota | 181,634 | 1,294,333 | 124 | 135 |
| Florida | 2,120,615 | 14,348,499 | 111 | 118 | Ohio | 1,831,527 | 12,840,034 | 112 | 113 |
| **Georgia** | 1,300,905 | 9,348,771 | 122 | 127 | Oklahoma | 711,783 | 5,181,072 | 109 | 122 |
| Hawaii | 205,047 | 1,515,205 | 104 | 115 | Oregon | 460,937 | 3,146,285 | 112 | 119 |
| **Idaho** | 217,307 | 1,423,999 | 137 | 121 | Pennsylvania | 1,695,600 | 11,687,646 | 109 | 111 |
| Illinois | 1,995,489 | 14,043,183 | 108 | 112 | Rhode Island | 185,019 | 1,211,496 | 108 | 108 |
| **Indiana** | 903,971 | 6,203,197 | 107 | 112 | South Carolina | 597,485 | 4,355,882 | 114 | 123 |
| Iowa | 571,550 | 3,780,064 | 106 | 110 | South Dakota | 182,316 | 1,160,708 | 153 | 137 |
| **Kansas** | 501,260 | 3,566,696 | 114 | 121 | Tennessee | 938,638 | 6,562,834 | 126 | 127 |
| Kentucky | 515,071 | 3,477,219 | 109 | 110 | Texas | 3,742,608 | 26,605,104 | 118 | 126 |
| **Louisiana** | 1,047,082 | 7,624,281 | 107 | 124 | Utah | 578,617 | 3,680,930 | 151 | 156 |
| Maine | 138,144 | 960,234 | 110 | 113 | Vermont | 72,269 | 526,317 | 123 | 130 |
| **Maryland** | 761,424 | 5,247,940 | 109 | 110 | Virginia | 1,080,617 | 7,263,715 | 107 | 111 |
| Massachusetts | 876,822 | 6,477,209 | 108 | 118 | Washington | 825,507 | 5,724,901 | 130 | 127 |
| **Michigan** | 1,124,687 | 7,662,343 | 108 | 108 | West Virginia | 192,540 | 1,340,980 | 93 | 101 |
| Minnesota | 732,685 | 5,114,048 | 108 | 116 | Wisconsin | 742,607 | 5,030,619 | 115 | 116 |
| **Mississippi** | 496,972 | 3,159,763 | 128 | 120 | Wyoming | 86,038 | 629,788 | 118 | 110 |
| Missouri | 813,036 | 5,902,043 | 110 | 119 | U.S. TOTAL | $43,296,517 | $300,310,089 | 114% | 118% |

## GROUP

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 14,391 | $ 17,999 | 125% |
| February | 13,537 | 15,242 | 113 |
| March | 17,966 | 24,192 | 135 |
| April | 12,953 | 14,665 | 113 |
| May | 14,438 | 16,217 | 112 |
| June | 59,159* | 19,342 | 33 |
| July | 19,378 | 15,535 | 80 |
| August | 18,370 | | |
| September | 18,393 | | |
| October | 59,694* | | |
| November | 17,773 | | |
| December | 80,299* | | |
| **Year total** | $346,351 | | |
| **Year to date** | $151,822 | $123,192 | 81% |

*June and October include $40,000 million and $44,400 million FEGLI respectively; December includes $45,626 million SGLI.

## INDUSTRIAL

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 178 | $ 98 | 55% |
| February | 173 | 135 | 78 |
| March | 255 | 152 | 60 |
| April | 215 | 134 | 62 |
| May | 225 | 126 | 56 |
| June | 152 | 116 | 76 |
| July | 152 | 106 | 70 |
| August | 149 | | |
| September | 144 | | |
| October | 242 | | |
| November | 119 | | |
| December | 132 | | |
| **Year total** | $2,136 | | |
| **Year to date** | $1,350 | $ 867 | 64% |

# UNITED STATES

*Figures revised to incorporate company corrections*

## Ordinary Sales Results of 148 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1982/1981 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 246,799 | $ 248,583 | $ 18,738,297 | $ 22,026,218 | 639,618 | 573,913 | $13.17 | $11.29 | $29,296 | $38,379 | $386 | $433 | 101% | 118% | 90% | 86% | 131% | 112% | January |
| February | 253,921 | 250,819 | 20,644,028 | 24,485,460 | 732,810 | 681,761 | 12.30 | 10.24 | 28,171 | 35,915 | 347 | 368 | 99 | 119 | 93 | 83 | 127 | 106 | February |
| March | 308,250 | 309,267 | 24,928,600 | 30,262,723 | 887,875 | 833,226 | 12.37 | 10.22 | 28,077 | 36,320 | 347 | 371 | 100 | 121 | 94 | 83 | 129 | 107 | March |
| April | 307,940 | 282,899 | 25,457,109 | 28,582,107 | 822,143 | 748,787 | 12.10 | 9.90 | 30,964 | 38,171 | 375 | 378 | 92 | 112 | 91 | 82 | 123 | 101 | April |
| May | 286,745 | 284,951 | 23,480,009 | 28,204,345 | 751,841 | 744,739 | 12.21 | 10.10 | 31,230 | 37,871 | 381 | 383 | 99 | 120 | 99 | 83 | 121 | 101 | May |
| June | 321,731 | 311,522 | 26,345,061 | 30,918,280 | 821,698 | 789,071 | 12.21 | 10.08 | 32,062 | 39,183 | 392 | 395 | 97 | 117 | 96 | 83 | 122 | 101 | June |
| July | 293,937 | 281,722 | 24,478,401 | 27,708,649 | 731,503 | 713,030 | 12.01 | 10.17 | 33,463 | 38,860 | 402 | 395 | 96 | 113 | 97 | 85 | 116 | 98 | July |
| August | 283,217 | | 23,648,703 | | 747,363 | | 11.98 | | 31,643 | | 379 | | | | | | | | August |
| September | 290,886 | | 24,977,433 | | 756,600 | | 11.65 | | 33,013 | | 384 | | | | | | | | September |
| October | 304,395 | | 26,574,434 | | 791,521 | | 11.45 | | 33,574 | | 385 | | | | | | | | October |
| November | 291,224 | | 26,070,535 | | 769,711 | | 11.17 | | 33,871 | | 378 | | | | | | | | November |
| December | 376,177 | | 33,487,912 | | 805,396 | | 11.23 | | 41,579 | | 467 | | | | | | | | December |
| **Year total** | $3,565,222 | | $298,830,522 | | 9,258,079 | | $11.93 | | $32,278 | | $385 | | | | | | | | **Year total** |
| **Year to date** | $2,019,323 | $1,969,763 | $164,071,505 | $192,187,782 | 5,387,488 | 5,084,527 | $12.31 | $10.25 | $30,454 | $37,799 | $375 | $387 | 98% | 117% | 94% | 83% | 124% | 103% | **Year to date** |

### 125 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 232,161 | $ 218,210 | $ 20,476,776 | $ 23,287,699 | 423,169 | 390,754 | $11.34 | $ 9.37 | $48,389 | $59,597 | $549 | $558 | 94% | 114% | 92% | 83% | 123% | 102% | **Month** |
| **Year to date** | $1,582,349 | $1,527,772 | $135,339,450 | $162,932,430 | 3,053,375 | 2,828,588 | $11.69 | $ 9.38 | $44,325 | $57,602 | $518 | $540 | 97% | 120% | 93% | 80% | 130% | 104% | **Year to date** |
| Group 1—Month | $ 144,231 | $ 126,716 | $ 12,558,049 | $ 13,371,707 | 267,211 | 241,788 | $11.49 | $ 9.48 | $46,997 | $55,303 | $540 | $524 | 88% | 106% | 90% | 83% | 118% | 97% | Group 1—Month |
| Year to date | $ 992,470 | $ 909,267 | $ 82,396,225 | $ 94,561,722 | 1,938,267 | 1,737,497 | $12.05 | $ 9.62 | $42,510 | $54,424 | $512 | $523 | 92% | 115% | 90% | 80% | 128% | 102% | Year to date |
| Group 2—Month | $ 42,286 | $ 44,137 | $ 3,296,349 | $ 3,810,077 | 64,841 | 58,894 | $12.83 | $11.58 | $50,837 | $64,694 | $652 | $749 | 104% | 116% | 91% | 90% | 127% | 115% | Group 2—Month |
| Year to date | $ 293,662 | $ 290,894 | $ 23,497,033 | $ 26,106,906 | 481,300 | 435,043 | $12.50 | $11.14 | $48,820 | $60,010 | $610 | $669 | 99% | 111% | 90% | 89% | 123% | 110% | Year to date |
| Group 3—Month | $ 23,948 | $ 26,515 | $ 2,451,737 | $ 3,422,496 | 46,357 | 46,304 | $ 9.77 | $ 7.75 | $52,888 | $73,914 | $517 | $573 | 111% | 140% | 100% | 79% | 140% | 111% | Group 3—Month |
| Year to date | $ 163,216 | $ 181,495 | $ 16,289,119 | $ 23,758,186 | 336,735 | 334,439 | $10.02 | $ 7.64 | $48,274 | $71,039 | $485 | $543 | 111% | 146% | 99% | 76% | 147% | 112% | Year to date |
| Group 4—Month | $ 13,779 | $ 12,370 | $ 1,327,270 | $ 1,649,250 | 24,185 | 24,158 | $10.38 | $ 7.50 | $54,880 | $68,269 | $570 | $512 | 90% | 124% | 100% | 72% | 124% | 90% | Group 4—Month |
| Year to date | $ 84,863 | $ 82,760 | $ 8,030,035 | $ 11,116,911 | 161,264 | 168,457 | $10.57 | $ 7.44 | $49,794 | $65,993 | $526 | $491 | 98% | 138% | 104% | 70% | 133% | 93% | Year to date |
| Group 5—Month | $ 5,541 | $ 6,445 | $ 590,091 | $ 695,853 | 14,005 | 13,196 | $ 9.39 | $ 9.26 | $42,134 | $52,732 | $396 | $488 | 116% | 118% | 94% | 99% | 125% | 123% | Group 5—Month |
| Year to date | $ 32,666 | $ 47,726 | $ 3,532,832 | $ 4,921,381 | 88,673 | 106,245 | $ 9.25 | $ 9.70 | $39,841 | $46,321 | $368 | $449 | 146% | 139% | 120% | 105% | 116% | 122% | Year to date |
| Group 6—Month | $ 2,376 | $ 2,027 | $ 253,280 | $ 338,316 | 6,570 | 6,414 | $ 9.38 | $ 5.99 | $38,551 | $52,746 | $362 | $316 | 85% | 134% | 98% | 64% | 137% | 87% | Group 6—Month |
| Year to date | $ 15,472 | $ 15,630 | $ 1,594,206 | $ 2,467,324 | 47,136 | 46,907 | $ 9.71 | $ 6.33 | $33,821 | $52,600 | $328 | $333 | 101% | 155% | 100% | 65% | 156% | 102% | Year to date |

### 23 Home Service Companies and Departments

#### Excluding weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 59,185 | $ 61,565 | $ 3,944,798 | $ 4,375,107 | 282,873 | 303,698 | $15.00 | $14.07 | $13,945 | $14,406 | $209 | $203 | 104% | 111% | 107% | 94% | 103% | 97% | **Month** |
| **Year to date** | $ 415,293 | $ 424,495 | $ 28,239,200 | $ 28,882,980 | 2,118,344 | 2,096,926 | $14.71 | $14.70 | $13,331 | $13,774 | $196 | $202 | 102% | 102% | 99% | 100% | 103% | 103% | **Year to date** |
| Group 7—Month | $ 32,080 | $ 31,158 | $ 2,283,795 | $ 2,305,771 | 107,281 | 97,785 | $14.05 | $13.51 | $21,288 | $23,580 | $299 | $319 | 97% | 101% | 91% | 96% | 111% | 107% | Group 7—Month |
| Year to date | $ 217,119 | $ 204,094 | $ 16,173,891 | $ 14,777,466 | 773,277 | 670,429 | $13.42 | $13.81 | $20,916 | $22,042 | $281 | $304 | 94% | 91% | 87% | 103% | 105% | 108% | Year to date |
| Group 8—Month | $ 11,719 | $ 14,450 | $ 783,291 | $ 1,039,940 | 67,533 | 99,362 | $14.96 | $13.90 | $11,599 | $10,466 | $174 | $145 | 123% | 133% | 147% | 93% | 90% | 83% | Group 8—Month |
| Year to date | $ 89,124 | $ 103,068 | $ 5,597,819 | $ 6,663,037 | 540,068 | 623,029 | $15.92 | $15.47 | $10,365 | $10,695 | $165 | $165 | 116% | 119% | 115% | 97% | 103% | 100% | Year to date |
| Group 9—Month | $ 15,386 | $ 15,957 | $ 877,712 | $ 1,029,396 | 108,059 | 106,551 | $17.53 | $15.50 | $ 8,123 | $ 9,661 | $142 | $150 | 104% | 117% | 99% | 88% | 119% | 106% | Group 9—Month |
| Year to date | $ 109,050 | $ 117,333 | $ 6,467,490 | $ 7,442,477 | 804,999 | 803,468 | $16.86 | $15.77 | $ 8,034 | $ 9,263 | $135 | $146 | 108% | 115% | 100% | 94% | 115% | 108% | Year to date |

#### Weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Month** | $ 2,591 | $ 1,947 | $ 56,827 | $ 45,843 | 25,461 | 18,578 | $45.59 | $42.47 | $ 2,232 | $ 2,468 | $102 | $105 | 75% | 81% | 73% | 93% | 111% | 103% | **Month** |
| **Year to date** | $ 21,681 | $ 17,496 | $ 492,855 | $ 372,372 | 215,769 | 159,013 | $43.99 | $46.99 | $ 2,284 | $ 2,342 | $100 | $110 | 81% | 76% | 74% | 107% | 103% | 110% | **Year to date** |

# CANADA

## Industry Sales

### ORDINARY

| | Face Amount (in thousands) | | | Number of Policies | | |
|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1982/1981 | 1981 | 1982 | 1982/1981 |
| January | $ 2,578,748 | $ 3,204,040 | 124% | 63,955 | 67,857 | 106% |
| February | 3,258,714 | 4,326,305 | 133 | 85,871 | 95,709 | 111 |
| March | 3,717,855 | 4,943,339 | 133 | 96,776 | 104,312 | 108 |
| April | 3,823,493 | 4,424,390 | 116 | 93,146 | 95,651 | 103 |
| May | 3,730,674 | 4,431,341 | 119 | 92,392 | 97,149 | 105 |
| June | 4,174,144 | 4,755,689 | 114 | 98,630 | 102,355 | 104 |
| July | 3,924,266 | 4,281,297 | 109 | 88,063 | 90,358 | 103 |
| August | 3,305,520 | | | 72,855 | | |
| September | 3,878,656 | | | 92,274 | | |
| October | 4,332,630 | | | 105,504 | | |
| November | 4,599,028 | | | 104,238 | | |
| December | 5,207,327 | | | 101,969 | | |
| **Year total** | $46,531,055 | | | 1,096,773 | | |
| **Year to date** | $25,207,894 | $30,366,401 | 120% | 618,833 | 653,391 | 106% |

### Face Amount by Province (in thousands)

| | | | 1982/1981 | |
|---|---|---|---|---|
| | Month | Year to date | Month | Year to date |
| Alberta | $ 537,562 | $ 3,810,184 | 110% | 123% |
| British Columbia | 499,271 | 3,678,035 | 105 | 115 |
| Manitoba | 150,782 | 1,088,688 | 102 | 121 |
| New Brunswick | 83,719 | 592,977 | 119 | 125 |
| Newfoundland | 41,431 | 335,855 | 93 | 126 |
| Nova Scotia | 84,112 | 610,156 | 104 | 114 |
| Ontario | 1,419,238 | 9,742,063 | 107 | 118 |
| Prince Edward Is. | 10,840 | 89,930 | 88 | 107 |
| Quebec | 1,334,444 | 9,548,394 | 114 | 124 |
| Saskatchewan | 119,898 | 870,119 | 112 | 125 |
| Canada total | $4,281,297 | $30,366,401 | 109% | 120% |

### GROUP

| | Face Amount (in thousands) | | |
|---|---|---|---|
| | 1981 | 1982 | 1982/1981 |
| January | $ 1,463,814 | $ 2,693,014 | 184% |
| February | 2,839,386 | 1,253,002 | 44 |
| March | 2,339,791 | 3,336,215 | 143 |
| April | 1,521,624 | 2,127,281 | 140 |
| May | 1,466,359 | 2,227,614 | 152 |
| June | 2,257,118 | 2,109,677 | 93 |
| July | 1,564,429 | 2,075,078 | 133 |
| August | 1,589,320 | | |
| September | 2,725,288 | | |
| October | 1,851,872 | | |
| November | 2,213,515 | | |
| December | 3,883,105 | | |
| **Year total** | $25,815,621 | | |
| **Year to date** | $13,452,521 | $15,821,881 | 118% |

## Ordinary Sales Results of 40 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1982/1981 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 16,880 | $ 18,918 | $ 1,856,531 | $ 2,330,948 | 45,496 | 47,741 | $ 9.09 | $ 8.12 | $40,806 | $48,825 | $371 | $396 | 112% | 126% | 105% | 89% | 120% | 107% | January |
| February | 21,338 | 24,285 | 2,380,506 | 3,158,723 | 62,658 | 67,913 | 8.96 | 7.69 | 37,992 | 46,511 | 341 | 358 | 114 | 133 | 108 | 86 | 122 | 105 | February |
| March | 24,010 | 26,716 | 2,653,381 | 3,621,298 | 67,778 | 73,568 | 9.05 | 7.38 | 39,148 | 49,224 | 354 | 363 | 111 | 136 | 109 | 82 | 126 | 103 | March |
| April | 23,906 | 25,919 | 2,817,197 | 3,263,262 | 68,086 | 68,531 | 8.49 | 7.94 | 41,377 | 47,617 | 351 | 378 | 108 | 116 | 101 | 94 | 115 | 108 | April |
| May | 22,921 | 25,288 | 2,714,011 | 3,215,345 | 66,491 | 67,709 | 8.45 | 7.86 | 40,818 | 47,488 | 345 | 373 | 110 | 118 | 102 | 93 | 116 | 108 | May |
| June | 25,518 | 28,104 | 3,065,033 | 3,524,092 | 71,087 | 73,859 | 8.33 | 7.97 | 43,117 | 47,714 | 359 | 381 | 110 | 115 | 104 | 96 | 111 | 106 | June |
| July | 23,889 | 25,049 | 2,870,003 | 3,140,592 | 63,255 | 64,176 | 8.32 | 7.98 | 45,372 | 48,937 | 378 | 390 | 105 | 109 | 101 | 96 | 108 | 103 | July |
| August | 19,812 | | 2,428,313 | | 52,208 | | 8.16 | | 46,512 | | 379 | | | | | | | | August |
| September | 22,517 | | 2,758,003 | | 63,440 | | 8.16 | | 43,474 | | 355 | | | | | | | | September |
| October | 26,749 | | 3,126,430 | | 75,797 | | 8.56 | | 41,247 | | 353 | | | | | | | | October |
| November | 27,930 | | 3,325,475 | | 73,203 | | 8.40 | | 45,428 | | 382 | | | | | | | | November |
| December | 32,594 | | 3,834,781 | | 72,884 | | 8.50 | | 52,615 | | 447 | | | | | | | | December |
| **Year total** | $288,064 | | $33,829,664 | | 782,383 | | $ 8.52 | | $43,239 | | $368 | | | | | | | | Year total |
| **Year to date** | $158,462 | $174,279 | $18,356,662 | $22,254,260 | 444,851 | 463,497 | $ 8.63 | $ 7.83 | $41,265 | $48,014 | $356 | $376 | 110% | 121% | 104% | 91% | 116% | 106% | Year to date |
| Group 1—Month | $ 18,084 | $ 17,931 | $ 2,072,793 | $ 2,096,745 | 49,379 | 47,666 | $ 8.72 | $ 8.55 | $41,977 | $43,988 | $366 | $376 | 99% | 101% | 97% | 98% | 105% | 103% | Group 1—Month |
| Year to date | $121,132 | $126,514 | $13,471,337 | $14,965,418 | 347,913 | 345,569 | $ 8.99 | $ 8.45 | $38,720 | $43,307 | $348 | $366 | 104% | 111% | 99% | 94% | 112% | 105% | Year to date |
| Group 2—Month | $ 4,127 | $ 5,421 | $ 538,119 | $ 726,738 | 9,868 | 12,176 | $ 7.67 | $ 7.46 | $54,532 | $59,686 | $418 | $445 | 131% | 135% | 123% | 97% | 109% | 106% | Group 2—Month |
| Year to date | $ 27,902 | $ 35,487 | $ 3,454,900 | $ 5,087,960 | 69,820 | 88,001 | $ 8.08 | $ 6.97 | $49,483 | $57,817 | $400 | $403 | 127% | 147% | 126% | 86% | 117% | 101% | Year to date |
| Group 3—Month | $ 1,678 | $ 1,697 | $ 259,091 | $ 317,109 | 4,008 | 4,334 | $ 6.48 | $ 5.35 | $64,643 | $73,168 | $419 | $392 | 101% | 122% | 108% | 83% | 113% | 94% | Group 3—Month |
| Year to date | $ 9,428 | $ 12,278 | $ 1,430,425 | $ 2,200,882 | 27,118 | 29,927 | $ 6.59 | $ 5.58 | $52,748 | $73,542 | $348 | $410 | 130% | 154% | 110% | 85% | 139% | 118% | Year to date |

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Printed in U.S.A.

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A6225-1

I/R Code 47.40

August 1982

*Monthly Survey of*

# LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

**This survey gives:**

**Monthly totals** for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

**Ordinary sales** results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

## Comparisons with Previous Year

| | FACE AMOUNT | | NUMBER OF POLICIES | | ANNUALIZED PREMIUM | |
|---|---|---|---|---|---|---|
| | Current month | Year to date | Current month | Year to date | Current month | Year to date |
| **UNITED STATES** | | | | | | |
| Ordinary | 123% | 118% | 105% | 96% | 106% | 99% |
| Group | 97% | 83% | — | — | — | — |
| Industrial | 81% | 66% | — | — | — | — |
| **CANADA** | | | | | | |
| Ordinary | 120% | 120% | 113% | 106% | 114% | 110% |
| Group | 99% | 116% | — | — | — | — |

The industry totals are estimates based on monthly reports from: 164 companies operating in the United States representing 66 percent of the 1980 new ordinary volume sold in that country, 61 percent of the number of new ordinary policies, 75 percent of the volume of new or amended group contracts, and 45 percent of the new industrial volume; 44 companies operating in Canada representing 80 percent of the 1980 new ordinary volume, 83 percent of the number of new ordinary policies, and 77 percent of the volume of new or amended group contracts.

The 148 companies operating in the United States for which the monthly sales results for premiums policies, volume, and their derived statistics are reported represent 65 percent of the 1980 United States ordinary volume and 62 percent of the ordinary policies sold; the 40 companies operating in Canada represent 74 percent of the 1980 Canadian ordinary volume and 74 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

**UNITED STATES**

**Ordinary companies or departments**

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (28)
Group 4—$1 billion to $2 billion (24)
Group 5—$500 million to $1 billion (19)
Group 6—Less than $500 million (22)

**Home service companies or departments**

Group 7—$25 billion or more (2)
Group 8—$5 billion to $25 billion (4)
Group 9—Less than $5 billion (17)

**Canada**

Group 1—$2 billion or more (15)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (11)

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# Industry Sales

## ORDINARY

| | Face Amount (in millions) | | | Number of Policies (in thousands) | | |
|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1982/1981 | 1981 | 1982 | 1982/1981 |
| January | $ 29,094 | $ 34,503 | 119% | 1,055 | 949 | 90% |
| February | 32,073 | 38,259 | 119 | 1,226 | 1,136 | 93 |
| March | 38,871 | 47,406 | 122 | 1,482 | 1,397 | 94 |
| April | 39,581 | 44,659 | 113 | 1,369 | 1,238 | 90 |
| May | 36,482 | 43,924 | 120 | 1,252 | 1,230 | 98 |
| June | 40,913 | 48,263 | 118 | 1,361 | 1,304 | 96 |
| July | 38,118 | 43,297 | 114 | 1,212 | 1,187 | 98 |
| August | 36,769 | 45,086 | 123 | 1,238 | 1,301 | 105 |
| September | 38,762 | | | 1,258 | | |
| October | 41,267 | | | 1,344 | | |
| November | 40,413 | | | 1,290 | | |
| December | 51,502 | | | 1,331 | | |
| **Year total** | $463,845 | | | 15,418 | | |
| **Year to date** | $291,901 | $345,397 | 118% | 10,195 | 9,742 | 96% |

### Face Amount by State (in thousands)

| | Month | Year to date | 1982/1981 Month | 1982/1981 Year to date | | Month | Year to date | 1982/1981 Month | 1982/1981 Year to date |
|---|---|---|---|---|---|---|---|---|---|
| Alabama | $ 857,908 | $ 6,502,882 | 124% | 118% | Montana | $ 132,898 | $ 1,120,839 | 116% | 114% |
| Alaska | 99,833 | 645,236 | 161 | 127 | Nebraska | 387,295 | 3,142,733 | 116 | 119 |
| Arizona | 504,247 | 4,535,375 | 125 | 120 | Nevada | 134,951 | 1,219,037 | 112 | 127 |
| Arkansas | 477,638 | 3,415,085 | 163 | 148 | New Hampshire | 162,311 | 1,284,579 | 115 | 114 |
| California | 5,403,908 | 40,652,472 | 120 | 119 | New Jersey | 1,402,704 | 10,374,180 | 118 | 111 |
| Colorado | 807,563 | 6,406,144 | 131 | 125 | New Mexico | 285,114 | 1,958,145 | 136 | 121 |
| Connecticut | 663,371 | 5,523,245 | 109 | 121 | New York | 2,564,880 | 19,972,573 | 120 | 108 |
| Delaware | 131,788 | 912,238 | 125 | 111 | North Carolina | 1,212,704 | 8,781,258 | 128 | 118 |
| D.C. | 138,328 | 1,234,171 | 123 | 131 | North Dakota | 199,066 | 1,493,399 | 167 | 139 |
| Florida | 2,249,083 | 16,597,582 | 124 | 119 | Ohio | 1,926,333 | 14,766,367 | 123 | 114 |
| Georgia | 1,403,423 | 10,752,194 | 124 | 127 | Oklahoma | 721,571 | 5,902,643 | 120 | 122 |
| Hawaii | 229,588 | 1,744,793 | 106 | 114 | Oregon | 494,758 | 3,641,043 | 125 | 120 |
| Idaho | 191,532 | 1,615,531 | 120 | 121 | Pennsylvania | 1,745,852 | 13,433,498 | 120 | 112 |
| Illinois | 2,051,517 | 16,094,700 | 120 | 113 | Rhode Island | 167,634 | 1,379,130 | 90 | 105 |
| Indiana | 931,690 | 7,134,887 | 115 | 112 | South Carolina | 722,193 | 5,078,075 | 139 | 125 |
| Iowa | 582,407 | 4,362,471 | 117 | 111 | South Dakota | 170,537 | 1,331,245 | 140 | 137 |
| Kansas | 491,469 | 4,058,165 | 113 | 120 | Tennessee | 1,054,330 | 7,617,164 | 146 | 129 |
| Kentucky | 506,501 | 3,983,720 | 122 | 112 | Texas | 3,887,643 | 30,492,747 | 125 | 126 |
| Louisiana | 1,162,149 | 8,786,430 | 128 | 124 | Utah | 458,027 | 4,138,957 | 119 | 151 |
| Maine | 142,171 | 1,102,405 | 121 | 114 | Vermont | 63,601 | 589,918 | 111 | 128 |
| Maryland | 770,528 | 6,018,468 | 115 | 110 | Virginia | 1,137,869 | 8,401,584 | 114 | 111 |
| Massachusetts | 896,469 | 7,373,678 | 114 | 118 | Washington | 841,559 | 6,566,460 | 131 | 128 |
| Michigan | 1,225,069 | 8,887,412 | 127 | 110 | West Virginia | 223,635 | 1,564,615 | 111 | 103 |
| Minnesota | 736,504 | 5,850,552 | 118 | 116 | Wisconsin | 726,268 | 5,756,887 | 111 | 115 |
| Mississippi | 511,328 | 3,671,091 | 139 | 123 | Wyoming | 75,040 | 704,828 | 117 | 111 |
| Missouri | 920,802 | 6,822,845 | 130 | 120 | U.S. TOTAL | $45,085,587 | $345,395,676 | 123% | 118% |

## GROUP

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 14,391 | $ 17,999 | 125% |
| February | 13,537 | 15,242 | 113 |
| March | 17,966 | 24,192 | 135 |
| April | 12,953 | 14,665 | 113 |
| May | 14,438 | 16,217 | 112 |
| June | 59,159* | 19,342 | 33 |
| July | 19,378 | 15,535 | 80 |
| August | 18,370 | 17,874 | 97 |
| September | 18,393 | | |
| October | 59,694* | | |
| November | 17,773 | | |
| December | 80,299* | | |
| **Year total** | $346,351 | | |
| **Year to date** | $170,192 | $141,066 | 83% |

## INDUSTRIAL

### Face Amount (in millions)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 178 | $ 98 | 55% |
| February | 173 | 135 | 78 |
| March | 255 | 152 | 60 |
| April | 215 | 134 | 62 |
| May | 225 | 126 | 56 |
| June | 152 | 116 | 76 |
| July | 152 | 106 | 70 |
| August | 149 | 121 | 81 |
| September | 144 | | |
| October | 242 | | |
| November | 119 | | |
| December | 132 | | |
| **Year total** | $2,136 | | |
| **Year to date** | $1,499 | $ 988 | 66% |

*June and October include $40,000 million and $44,400 million FEGLI respectively; December includes $45,626 million SGLI.

# UNITED STATES

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## Ordinary Sales Results of 148 Companies

| | ANNUALIZED PREMIUM (in thousands) | | FACE AMOUNT (in thousands) | | NUMBER OF POLICIES | | PREMIUM PER $1,000 | | AVERAGE SIZE POLICY | | PREMIUM PER POLICY | | 1982/1981 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | 1981 | 1982 | Annualized premium | Face amount | Number of policies | Premium per $1,000 | Average size policy | Premium per policy | |
| January | $ 246,799 | $ 248,583 | $ 18,738,297 | $ 22,026,218 | 639,618 | 573,913 | $13.17 | $11.29 | $29,296 | $38,379 | $386 | $433 | 101% | 118% | 90% | 86% | 131% | 112% | January |
| February | 253,921 | 250,819 | 20,644,028 | 24,485,460 | 732,810 | 681,761 | 12.30 | 10.24 | 28,171 | 35,915 | 347 | 368 | 99 | 119 | 93 | 83 | 127 | 106 | February |
| March | 308,250 | 309,267 | 24,928,600 | 30,262,723 | 887,875 | 833,226 | 12.37 | 10.22 | 28,077 | 36,320 | 347 | 371 | 100 | 121 | 94 | 83 | 129 | 107 | March |
| April | 307,940 | 282,899 | 25,457,109 | 28,582,107 | 822,143 | 748,787 | 12.10 | 9.90 | 30,964 | 38,171 | 375 | 378 | 92 | 112 | 91 | 82 | 123 | 101 | April |
| May | 286,745 | 284,951 | 23,480,009 | 28,204,345 | 751,841 | 744,739 | 12.21 | 10.10 | 31,230 | 37,871 | 381 | 383 | 99 | 120 | 99 | 83 | 121 | 101 | May |
| June | 321,731 | 311,522 | 26,345,061 | 30,918,280 | 821,698 | 789,071 | 12.21 | 10.08 | 32,062 | 39,183 | 392 | 395 | 97 | 117 | 96 | 83 | 122 | 101 | June |
| July | 293,937 | 281,722 | 24,478,401 | 27,708,649 | 731,503 | 713,030 | 12.01 | 10.17 | 33,463 | 38,860 | 402 | 395 | 96 | 113 | 97 | 85 | 116 | 98 | July |
| August | 283,217 | 301,387 | 23,648,703 | 29,229,394 | 747,363 | 776,995 | 11.98 | 10.31 | 31,643 | 37,619 | 379 | 388 | 106 | 124 | 104 | 86 | 119 | 102 | August |
| September | 290,886 | | 24,977,433 | | 756,600 | | 11.65 | | 33,013 | | 384 | | | | | | | | September |
| October | 304,395 | | 26,574,434 | | 791,521 | | 11.45 | | 33,574 | | 385 | | | | | | | | October |
| November | 291,224 | | 26,070,535 | | 769,711 | | 11.17 | | 33,871 | | 378 | | | | | | | | November |
| December | 376,177 | | 33,487,912 | | 805,396 | | 11.23 | | 41,579 | | 467 | | | | | | | | December |
| **Year total** | $3,565,222 | | $298,830,522 | | 9,258,079 | | $11.93 | | $32,278 | | $385 | | | | | | | | **Year total** |
| **Year to date** | $2,302,540 | $2,271,150 | $187,720,208 | $221,417,176 | 6,134,851 | 5,861,522 | $12.27 | $10.26 | $30,599 | $37,775 | $375 | $387 | 99% | 118% | 96% | 84% | 123% | 103% | **Year to date** |

### 125 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 214,989 | $ 232,074 | $ 19,486,660 | $ 24,497,361 | 402,206 | 422,760 | $11.03 | $ 9.47 | $48,449 | $57,946 | $535 | $549 | 108% | 126% | 105% | 86% | 120% | 103% | **Month** |
| **Year to date** | $1,797,338 | $1,759,846 | $154,826,110 | $187,429,791 | 3,455,581 | 3,251,348 | $11.61 | $ 9.39 | $44,805 | $57,647 | $520 | $541 | 98% | 121% | 94% | 81% | 129% | 104% | **Year to date** |
| Group 1—Month | $ 132,600 | $ 136,382 | $ 11,872,491 | $ 14,223,555 | 253,630 | 266,360 | $11.17 | $ 9.59 | $46,810 | $53,400 | $523 | $512 | 103% | 120% | 105% | 86% | 114% | 98% | Group 1—Month |
| Year to date | $1,125,070 | $1,045,649 | $ 94,268,716 | $108,785,277 | 2,191,897 | 2,003,857 | $11.93 | $ 9.61 | $43,008 | $54,288 | $513 | $522 | 93% | 115% | 91% | 81% | 126% | 102% | Year to date |
| Group 2—Month | $ 39,769 | $ 48,404 | $ 3,260,338 | $ 4,057,457 | 63,123 | 62,878 | $12.20 | $11.93 | $51,651 | $64,529 | $630 | $770 | 122% | 124% | 100% | 98% | 125% | 122% | Group 2—Month |
| Year to date | $ 333,431 | $ 339,298 | $ 26,757,371 | $ 30,164,363 | 544,423 | 497,921 | $12.46 | $11.25 | $49,148 | $60,581 | $612 | $681 | 102% | 113% | 91% | 90% | 123% | 111% | Year to date |
| Group 3—Month | $ 22,374 | $ 25,935 | $ 2,311,850 | $ 3,298,667 | 43,743 | 46,231 | $ 9.68 | $ 7.86 | $52,851 | $71,352 | $511 | $561 | 116% | 143% | 106% | 81% | 135% | 110% | Group 3—Month |
| Year to date | $ 185,590 | $ 207,430 | $ 18,600,969 | $ 27,056,853 | 380,478 | 380,670 | $ 9.98 | $ 7.67 | $48,888 | $71,077 | $488 | $545 | 112% | 145% | 100% | 77% | 145% | 112% | Year to date |
| Group 4—Month | $ 11,948 | $ 12,452 | $ 1,218,169 | $ 1,816,731 | 21,173 | 25,661 | $ 9.81 | $ 6.85 | $57,534 | $70,797 | $564 | $485 | 104% | 149% | 121% | 70% | 123% | 86% | Group 4—Month |
| Year to date | $ 96,811 | $ 95,212 | $ 9,248,204 | $ 12,933,642 | 182,437 | 194,118 | $10.47 | $ 7.36 | $50,693 | $66,628 | $531 | $490 | 98% | 140% | 106% | 70% | 131% | 92% | Year to date |
| Group 5—Month | $ 5,998 | $ 6,683 | $ 588,738 | $ 744,812 | 14,149 | 15,142 | $10.19 | $ 8.97 | $41,610 | $49,188 | $424 | $441 | 111% | 127% | 107% | 88% | 118% | 104% | Group 5—Month |
| Year to date | $ 38,664 | $ 54,409 | $ 4,121,570 | $ 5,666,193 | 102,822 | 121,387 | $ 9.38 | $ 9.60 | $40,085 | $46,679 | $376 | $448 | 141% | 137% | 118% | 102% | 116% | 119% | Year to date |
| Group 6—Month | $ 2,300 | $ 2,218 | $ 235,074 | $ 356,139 | 6,388 | 6,488 | $ 9.78 | $ 6.23 | $36,799 | $54,892 | $360 | $342 | 96% | 152% | 102% | 64% | 149% | 95% | Group 6—Month |
| Year to date | $ 17,772 | $ 17,848 | $ 1,829,280 | $ 2,823,463 | 53,524 | 53,395 | $ 9.72 | $ 6.32 | $34,177 | $52,879 | $332 | $334 | 100% | 154% | 100% | 65% | 155% | 101% | Year to date |

### 23 Home Service Companies and Departments

#### Excluding weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total group** | | | | | | | | | | | | | | | | | | | **Total group** |
| **Month** | $ 65,206 | $ 67,056 | $ 4,095,731 | $ 4,677,311 | 316,656 | 332,433 | $15.92 | $14.34 | $12,934 | $14,070 | $206 | $202 | 103% | 114% | 105% | 90% | 109% | 98% | **Month** |
| **Year to date** | $ 480,499 | $ 491,551 | $ 32,334,931 | $ 33,560,291 | 2,435,000 | 2,429,359 | $14.86 | $14.65 | $13,279 | $13,814 | $197 | $202 | 102% | 104% | 100% | 99% | 104% | 103% | **Year to date** |
| Group 7—Month | $ 31,697 | $ 30,433 | $ 2,240,384 | $ 2,269,543 | 104,966 | 98,238 | $14.15 | $13.41 | $21,344 | $23,102 | $302 | $310 | 96% | 101% | 94% | 95% | 108% | 103% | Group 7—Month |
| Year to date | $ 248,816 | $ 234,527 | $ 18,414,275 | $ 17,047,009 | 878,243 | 768,667 | $13.51 | $13.76 | $20,967 | $22,177 | $283 | $305 | 94% | 93% | 88% | 102% | 106% | 108% | Year to date |
| Group 8—Month | $ 12,807 | $ 16,692 | $ 781,069 | $ 1,148,448 | 70,644 | 102,500 | $16.40 | $14.53 | $11,056 | $11,204 | $181 | $163 | 130% | 147% | 145% | 89% | 101% | 90% | Group 8—Month |
| Year to date | $ 101,931 | $ 119,760 | $ 6,378,888 | $ 7,811,485 | 610,712 | 725,529 | $15.98 | $15.33 | $10,445 | $10,767 | $167 | $165 | 117% | 122% | 119% | 96% | 103% | 99% | Year to date |
| Group 9—Month | $ 20,702 | $ 19,931 | $ 1,074,278 | $ 1,259,320 | 141,046 | 131,695 | $19.27 | $15.83 | $ 7,617 | $ 9,562 | $147 | $151 | 96% | 117% | 93% | 82% | 126% | 103% | Group 9—Month |
| Year to date | $ 129,752 | $ 137,264 | $ 7,541,768 | $ 8,701,797 | 946,045 | 935,163 | $17.20 | $15.77 | $ 7,972 | $ 9,305 | $137 | $147 | 106% | 115% | 99% | 92% | 117% | 107% | Year to date |

#### Weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Month** | $ 3,022 | $ 2,257 | $ 66,312 | $ 54,722 | 28,501 | 21,802 | $45.57 | $41.24 | $ 2,327 | $ 2,510 | $106 | $104 | 75% | 83% | 76% | 90% | 108% | 98% | **Month** |
| **Year to date** | $ 24,703 | $ 19,753 | $ 559,167 | $ 427,094 | 244,270 | 180,815 | $44.18 | $46.25 | $ 2,289 | $ 2,362 | $101 | $109 | 80% | 76% | 74% | 105% | 103% | 108% | **Year to date** |

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# Industry Sales

## ORDINARY

### Face Amount (in thousands)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 2,578,748 | $ 3,204,040 | 124% |
| February | 3,258,714 | 4,326,305 | 133 |
| March | 3,717,855 | 4,943,339 | 133 |
| April | 3,823,493 | 4,424,390 | 116 |
| May | 3,730,674 | 4,431,341 | 119 |
| June | 4,174,144 | 4,755,689 | 114 |
| July | 3,924,266 | 4,281,297 | 109 |
| August | 3,305,520 | 3,974,662 | 120 |
| September | 3,878,656 | | |
| October | 4,332,630 | | |
| November | 4,599,028 | | |
| December | 5,207,327 | | |
| **Year total** | $46,531,055 | | |
| **Year to date** | $28,513,414 | $34,341,063 | 120% |

### Number of Policies

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | 63,955 | 67,857 | 106% |
| February | 85,871 | 95,709 | 111 |
| March | 96,776 | 104,312 | 108 |
| April | 93,146 | 95,651 | 103 |
| May | 92,392 | 97,149 | 105 |
| June | 98,630 | 102,355 | 104 |
| July | 88,063 | 90,358 | 103 |
| August | 72,855 | 81,999 | 113 |
| September | 92,274 | | |
| October | 106,604 | | |
| November | 104,238 | | |
| December | 101,969 | | |
| **Year total** | 1,096,773 | | |
| **Year to date** | 691,688 | 735,390 | 106% |

### Face Amount by Province (in thousands)

| | Month | Year to date | 1982/1981 Month | 1982/1981 Year to date |
|---|---|---|---|---|
| Alberta | $ 497,654 | $ 4,307,838 | 113% | 122% |
| British Columbia | 476,002 | 4,154,037 | 114 | 115 |
| Manitoba | 144,635 | 1,233,323 | 122 | 121 |
| New Brunswick | 75,711 | 668,688 | 127 | 125 |
| Newfoundland | 43,274 | 379,129 | 115 | 125 |
| Nova Scotia | 80,266 | 690,422 | 130 | 115 |
| Ontario | 1,238,590 | 10,980,653 | 115 | 118 |
| Prince Edward Is. | 13,729 | 103,659 | 106 | 107 |
| Quebec | 1,299,247 | 10,847,641 | 132 | 125 |
| Saskatchewan | 105,554 | 975,673 | 114 | 124 |
| Canada total | $3,974,662 | $34,341,063 | 120% | 120% |

## GROUP

### Face Amount (in thousands)

| | 1981 | 1982 | 1982/1981 |
|---|---|---|---|
| January | $ 1,463,814 | $ 2,693,014 | 184% |
| February | 2,839,386 | 1,253,002 | 44 |
| March | 2,339,791 | 3,336,215 | 143 |
| April | 1,521,624 | 2,127,281 | 140 |
| May | 1,466,359 | 2,227,614 | 152 |
| June | 2,257,118 | 2,109,677 | 93 |
| July | 1,564,429 | 2,075,078 | 133 |
| August | 1,689,320 | 1,667,257 | 99 |
| September | 2,725,288 | | |
| October | 1,851,872 | | |
| November | 2,213,515 | | |
| December | 3,883,105 | | |
| **Year total** | $25,815,621 | | |
| **Year to date** | $15,141,841 | $17,489,138 | 116% |

# Ordinary Sales Results of 40 Companies

| | ANNUALIZED PREMIUM (in thousands) 1981 | ANNUALIZED PREMIUM (in thousands) 1982 | FACE AMOUNT (in thousands) 1981 | FACE AMOUNT (in thousands) 1982 | NUMBER OF POLICIES 1981 | NUMBER OF POLICIES 1982 | PREMIUM PER $1,000 1981 | PREMIUM PER $1,000 1982 | AVERAGE SIZE POLICY 1981 | AVERAGE SIZE POLICY 1982 | PREMIUM PER POLICY 1981 | PREMIUM PER POLICY 1982 | 1982/1981 Annualized premium | 1982/1981 Face amount | 1982/1981 Number of policies | 1982/1981 Premium per $1,000 | 1982/1981 Average size policy | 1982/1981 Premium per policy | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| January | $ 16,880 | $ 18,918 | $ 1,856,531 | $ 2,330,948 | 45,496 | 47,741 | $ 9.09 | $ 8.12 | $40,806 | $48,825 | $371 | $396 | 112% | 126% | 105% | 89% | 120% | 107% | January |
| February | 21,338 | 24,285 | 2,380,506 | 3,158,723 | 62,658 | 67,913 | 8.96 | 7.69 | 37,992 | 46,511 | 341 | 358 | 114 | 133 | 108 | 86 | 122 | 105 | February |
| March | 24,010 | 26,716 | 2,653,381 | 3,621,298 | 67,778 | 73,568 | 9.05 | 7.38 | 39,148 | 49,224 | 354 | 363 | 111 | 136 | 109 | 82 | 126 | 103 | March |
| April | 23,906 | 25,919 | 2,817,197 | 3,263,262 | 68,086 | 68,531 | 8.49 | 7.94 | 41,377 | 47,617 | 351 | 378 | 108 | 116 | 101 | 94 | 115 | 108 | April |
| May | 22,921 | 25,288 | 2,714,011 | 3,215,345 | 66,491 | 67,709 | 8.45 | 7.86 | 40,818 | 47,488 | 345 | 373 | 110 | 118 | 102 | 93 | 116 | 108 | May |
| June | 25,518 | 28,104 | 3,065,033 | 3,524,092 | 71,087 | 73,859 | 8.33 | 7.97 | 43,117 | 47,714 | 359 | 381 | 110 | 115 | 104 | 96 | 111 | 106 | June |
| July | 23,889 | 25,049 | 2,870,003 | 3,140,592 | 63,255 | 64,176 | 8.32 | 7.98 | 45,372 | 48,937 | 378 | 390 | 105 | 109 | 101 | 96 | 108 | 103 | July |
| August | 19,812 | 22,600 | 2,428,313 | 2,865,977 | 52,208 | 57,060 | 8.16 | 7.89 | 46,512 | 50,227 | 379 | 396 | 114 | 118 | 109 | 97 | 108 | 104 | August |
| September | 22,517 | | 2,758,003 | | 63,440 | | 8.16 | | 43,474 | | 355 | | | | | | | | September |
| October | 26,749 | | 3,126,430 | | 75,797 | | 8.56 | | 41,247 | | 353 | | | | | | | | October |
| November | 27,930 | | 3,325,475 | | 73,203 | | 8.40 | | 45,428 | | 382 | | | | | | | | November |
| December | 32,594 | | 3,834,781 | | 72,884 | | 8.50 | | 52,515 | | 447 | | | | | | | | December |
| **Year total** | $288,064 | | $33,829,664 | | 782,383 | | $ 8.52 | | $43,239 | | $368 | | | | | | | | Year total |
| **Year to date** | $178,274 | $196,879 | $20,784,975 | $25,120,237 | 497,059 | 520,557 | $ 8.58 | $ 7.84 | $41,816 | $48,256 | $359 | $378 | 110% | 121% | 105% | 91% | 115% | 105% | Year to date |
| Group 1—Month | $ 14,841 | $ 15,379 | $ 1,737,742 | $ 1,867,127 | 39,960 | 41,322 | $ 8.54 | $ 8.24 | $43,487 | $45,185 | $371 | $372 | 104% | 107% | 103% | 96% | 104% | 100% | Group 1—Month |
| Year to date | $135,973 | $141,893 | $15,209,079 | $16,832,545 | 387,873 | 386,891 | $ 8.94 | $ 8.43 | $39,211 | $43,507 | $351 | $367 | 104% | 111% | 100% | 94% | 111% | 105% | Year to date |
| Group 2—Month | $ 3,752 | $ 5,523 | $ 489,315 | $ 749,156 | 8,851 | 12,422 | $ 7.67 | $ 7.37 | $55,284 | $60,309 | $424 | $445 | 147% | 153% | 140% | 96% | 109% | 105% | Group 2—Month |
| Year to date | $ 31,654 | $ 41,010 | $ 3,944,215 | $ 5,837,116 | 78,671 | 100,423 | $ 8.03 | $ 7.03 | $50,136 | $58,125 | $402 | $408 | 130% | 148% | 128% | 88% | 116% | 101% | Year to date |
| Group 3—Month | $ 1,219 | $ 1,698 | $ 201,256 | $ 249,694 | 3,397 | 3,316 | $ 6.06 | $ 6.80 | $59,245 | $75,300 | $359 | $512 | 139% | 124% | 98% | 112% | 127% | 143% | Group 3—Month |
| Year to date | $ 10,647 | $ 13,976 | $ 1,631,681 | $ 2,450,576 | 30,515 | 33,243 | $ 6.53 | $ 5.70 | $53,471 | $73,717 | $349 | $420 | 131% | 150% | 109% | 87% | 138% | 120% | Year to date |

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Printed in U.S.A.